

# SPOTLIGHT

JANUARY 2018



# GET PUMPED!

SPOTLIGHT

www.arc.aillife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life and National Income Life

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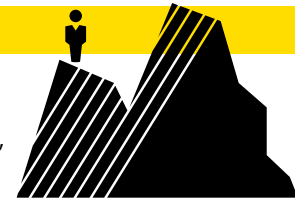
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SGA Career Track

New Markets Opening & Expanding!
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for Spotlight recognition only.

Retention: 73.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by Wednesday 2/21 before 3:30 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be received at Home Office by Monday 2/26. eApp business excluded from the 7 day hold should be uploaded by Wednesday 2/28 before 3:30 p.m. CST to count for February production.

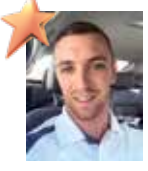
eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$4,757,365

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to Page 26-33.

Correction

In the December issue of Spotlight, the wrong photo was used for Legacy Recruiting Club member Daniel Foore.



DANIELFOORE
SURACE-SMITH
5 Recruits
Bronze

Record Breakers

Grid of record breaker photos and names: AL ALKURDI, JEFFREY HUDSON, MARC SALVAGGI, MARK DUSHAJ, MATTHEW PARKS, RYAN FICKERT with their respective titles and achievements.

Look for the asterisk! The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2018 Awards Presentation are: the top SGA from each category based on Performance Factor with 100% minimum, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top PR Representative from each category, and the top PR Manager from each category. View the 2018 Convention Qualifications online at www.aillife.com or www.nillife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Gaylord Palms Resort in Orlando! The convention will be held June 24-27, 2018.



Steve Greer
Chief Executive Officer
AIL/NILICO Agency Divisions

STOP SELLING. START HELPING.
— ZIG ZIGLAR

WHAT WAS IT THAT ATTRACTED you to AIL/NILICO in the first place? The answer is the same for all of us: Opportunity Unlimited. Of course, that means different things to different people. To some, it's the chance to attain financial freedom and provide for their families and themselves in a way that's never been possible. For others, it's having their personal efforts determine the degree of success they achieve, owning their own business, etc. But talk to anyone who has been with us for a while and they'll tell you there's more to it than that. When you reach the point where you recognize this career as a way of helping

people — helping clients achieve financial security through our insurance products, helping others toward a successful career with the Company, helping our communities through local charities and our Closer to the Heart program of charitable giving — then Opportunity Unlimited becomes something much bigger.

People (or is it just my wife?) say, "It's not all about you." Well, actually, it is. What it isn't about is I, me, mine, I think, my company, our products, blah, blah, blah. Count the words in the average conversation and chances are the words "I," "me" and "my" are mentioned more times than the words "you" and "your." People pick up on it when the focus isn't on them. Never underestimate how important it is to clients to be heard, seen, valued and respected in the selling process.

Try asking a question without using the word "you." It isn't easy. When we switch into "question mode," it forces us to use the word "you," which places the focus directly on the client. Strive for a "you" point of view in every conversation. For example: How do you see it? What is your situation? When you ask the right questions in the right way, the client will tell you what they need. You don't do the work; the customer does it for you.

The Needs-Based presentation is intuitively designed with this in mind. From building rapport to discussing their financial situation and identifying gaps in insurance, keeping focus squarely on them makes it easier and more comfortable to get the information to recommend coverage.

Clients aren't the only ones who will respond to keeping things about "you." The same is true when you present career opportunities with AIL/NILICO. What is your current job lacking? What are you looking for? What income would you like to earn? Just about any business or even personal relationship can take on a deeper dimension using the "you" point of view.

Regardless of the situation, when you present thoughtful questions, you show that you are sincerely interested in people and their needs. They in turn become more interested in whatever you're "selling" because their salesperson is interested in them. Keeping it all about "you" and asking the right questions creates better communication and leads to better relationships for the long term.

So, how do you see this helping in your sales efforts in 2018? \*



# ANNIVERSARIES

**30 YEARS OF SERVICE**

Doreen Ryan-Foti, RGA  
**28 YEARS OF SERVICE**  
 Jerry Hartnett, PR  
**26 YEARS OF SERVICE**  
 Tom Williams, SGA  
**20 YEARS OF SERVICE**  
 Erin McKee, PR  
**19 YEARS OF SERVICE**  
 Bobby Gujral, RGA  
 Krissa Hensley, PR  
**17 YEARS OF SERVICE**  
 Erica Dalager, PR  
 David Wang, RGA  
**16 YEARS OF SERVICE**  
 Samuel Cohen, RGA  
 Zachary Hart, SGA  
 Nancy Myers, AGT  
 Ryan Stenglein, RGA  
 Thomas Tulowiecki, AGT  
**15 YEARS OF SERVICE**  
 Tasha Tucker, AGT  
**14 YEARS OF SERVICE**  
 Devin Phillips, AGT  
**13 YEARS OF SERVICE**  
 Samantha Chui, SGA  
**12 YEARS OF SERVICE**  
 Larry Chick, AGT  
 George Lahamedjian, AGT

Michael Vasu, SGA  
**11 YEARS OF SERVICE**  
 Jackie Alston, GA  
 Mark Beckford, RGA  
 Dustin Dunbar, RGA  
 Lee Jeffers, RGA  
 Stephen Matous, PR  
 AshLynn Orng, RGA  
**10 YEARS OF SERVICE**  
 Mark Flemm, PR  
 Nicholas Lorence, RGA  
 Amanda Mlinaz, PR  
 Katherine Pratt, PR  
 Gary Rothman, PR  
**9 YEARS OF SERVICE**  
 Michael Bagner, AGT  
 Maria Diringer, AGT  
 Larry Finch, SA  
 Dianna Lueke, PR  
 Chad Panzer, MGA  
 Aaron Parks, MGA  
 Daniel Toshner, AGT  
 Jessica Wilhite, RGA  
**8 YEARS OF SERVICE**  
 Hunter Houvener, RGA  
 Richard Johnson, GA  
 James Keefer, MGA  
 George Murry, PR  
 Ruth Randall, AGT

Anna Senra, AGT  
 Peer Shmelzer, MGA  
 Judy Spade, PR  
**7 YEARS OF SERVICE**  
 Howard Dotson, AGT  
 Aaron Haynes, MGA  
 Christopher McFoy, GA  
 Kasey Williamson, AGT  
**6 YEARS OF SERVICE**  
 Erin Allen, SGA  
 Elyse Bryan, MGA  
 Shawntae Collins, AGT  
 Joshua Dishong, RGA  
 Pamela Faircloth, AGT  
 Oscar Gastelum, GA  
 Kiera Goodwin, MGA  
 Robert Hooper, AGT  
 Paul Kelly, RGA  
 Shane Knowles, PR  
 Richard Mansfield, RGA  
 Mohammed Moalawi, SA  
 Marcus Moody, MGA  
 Anthony Sava, GA  
**5 YEARS OF SERVICE**  
 Nicholas Gasparro, RGA  
 Anacleto Arevalo, RGA  
 Lisa Bennett, PR  
 Jeanette Dodd, PR  
 Sarah Gilmore, GA

Meaghan Krecsko, MGA  
 Erika Michaels, MGA  
 Nacole Newbold, MGA  
 Beth Wilson, AGT  
**4 YEARS OF SERVICE**  
 Adem Abdula, GA  
 Tiffany Babin-Washington, MGA  
 John P Barnes, SA  
 Bradley Christiansen, RGA  
 Paul DiVincenzo, AGT  
 Tucker Gregor, MGA  
 James Harding, GA  
 Daniel Juskiw, SA  
 Andrea Kessler, GA  
 Morgan Lobello, RGA  
 Murray Nagler, GA  
 Iva Plummer, GA  
 Jordan Reinhold, MGA  
**3 YEARS OF SERVICE**  
 Robert Adrahtas, GA  
 Omar Billy, MGA  
 Timothy Copenhaver, AGT  
 Alan Fricke, MGA  
 Eugene Garcia, RGA  
 Nicholas Gasparro, SA  
 Richmond Gerrish, RGA  
 Christopher Gray, MGA  
 Thomas Huynh, MGA  
 Michael LaPerche, SA

Brenda Lara Navarro, AGT  
 Dawid Liniewski, AGT  
 Brody Maughan-Evanson, MGA  
 Noreen McNear, AGT  
 Wilmer Jimenez, SA  
 Virakbot Oung, AGT  
 Karla Petatan, AGT  
 Angeliqe Piquion, SA  
 Darcy Schriber, RGA  
 Andrew Severson, GA  
 Chelsea Wilbur, SA  
 James Winfield, MGA  
 Ryan Witham, GA  
**2 YEARS OF SERVICE**  
 Adrain Alfred, SA  
 Alvaro Barretto, GA  
 Angela Black, AGT  
 Donna Bodine, SA  
 Noel Bonomi, SA  
 Kristen Brown, GA  
 Adam Chipman-Penton, AGT  
 Lacey Davies, MGA  
 Michael DeGiovanni, MGA  
 Nicholas Deliberto, GA  
 Blake Dempsey, MGA  
 Daniel Dobyns, SA  
 Wayne Doucet, SA  
 Abena Edwards, SA  
 Brenda Fox, GA

Mario Frias, GA  
 Samuel Hammer, AGT  
 Scott Hannon, GA  
 Karima Hartani, SA  
 Amarillys Haupt, AGT  
 Elie Hayek, AGT  
 Colin Henry, AGT  
 Evelyn Howell, AGT  
 Jennifer Jaikes, GA  
 Allan Jennings, SGA  
 Sophony Jorvelus, AGT  
 John Lamere, MGA  
 Demitrius Lucas, MGA  
 Danilo Mendoza, SA  
 Nathaniel Oliver, SA  
 Stuart Pagan, GA  
 Jazmin Perez, SA  
 Adam Peters, SA  
 Tyler Ray, MGA  
 Ryan Trimble, AGT  
 Jacob Vargas, AGT  
 Dustin Vincke, MGA  
 Jordan Wall, SA  
 Sasha Walters, AGT  
 Anthony Watson, SA  
 Adam Wolcott, AGT  
 Kerry Zorns, GA  
**1 YEAR OF SERVICE**  
 Grigor Ajaryan, AGT

Gregorio Albao, SA  
 Michael Anania, AGT  
 Veronica Antonio, SA  
 Hilary Arsenault, GA  
 Rennie Ayers, AGT  
 Michael Bess, AGT  
 Josh Bloomquist, MGA  
 Scott Bollwage, SA  
 Carla Brown, SA  
 Matthew Buttaro, SA  
 Alexander Camacho, AGT  
 Manuel Canabal, AGT  
 Dale Canterbury, SA  
 David Carpenter, RGA  
 James Carpio, SA  
 Vanessa Cohen, SA  
 Gian-Paolo Diberardo, SA  
 Celeste Duenas, AGT  
 Cedrick Edwards, GA  
 Mallory Eggleton, MGA  
 Alexandro Feliciano, AGT  
 Cameron Ferguson, AGT  
 Amber Fitzmartin, SA  
 Antonio Flores, GA  
 Aleesha Garcia, AGT  
 Rajpreet Gill, AGT  
 Hector Gironso, SA  
 Christopher Gonzales, AGT

Roy Grasham, SA  
 Keerat Grewal, SA  
 George Gurzinski, AGT  
 George Hardemion, SA  
 Sarah Herbold, GA  
 James Higgins, SA  
 Winston Hills, SA  
 Pamela Hoard, SA  
 Jazmyn Holloway, SA  
 Joyce Horne, AGT  
 Cody Hourigan, GA  
 Joseph Huh, AGT  
 Walter Icaza, MGA  
 Nicole Ientile, AGT  
 Elizabeth Israel, AGT  
 Gabriel Jackson, SA  
 Yolonda Jimenez, AGT  
 Kristina Joachim, SA  
 Daniel J Johnson, SA  
 Kevin Kennedy, AGT  
 Richard King, AGT  
 Janay Kitchen, SA  
 Bothe Kochenower, SA  
 Matthew Lehman, AGT  
 Ana Leon, AGT  
 Chester Leone, AGT  
 Alexandra Longo, SA  
 Rhonda Lorenz, AGT  
 Karen Machut, AGT

Tanner Macioce, SA  
 Jason Martin, AGT  
 Andrew McAlarney, AGT  
 Dominic Meehan, AGT  
 David Messenger, SA  
 Chase Miller, SA  
 Juquilla Miller, AGT  
 Laurence Moore, AGT  
 Pamela Mortimer, AGT  
 Stephen Murray, SA  
 Deborah Noga, GA  
 Cody Nykoliation, AGT  
 Samuel Obuobisa, AGT  
 Ebuwa Otagho, SA  
 Andrew Pierce, SA  
 Jameel Pleasant, AGT  
 Alma Pourroy, SA  
 Nicole Preston, AGT  
 Myles Pryor, SA  
 Julina Quessa, SA  
 Makeba Quinn, AGT  
 Jennifer Ragan, SA  
 David Ramirez-Benitez, MGA  
 Todd Riescher, SA  
 Abby Roman, AGT  
 Fredy Romero, SA  
 Iris Saavedra, MGA  
 Derek Schmidt, GA  
 Jason Smith, AGT

Lawrence Smith, SA  
 Erin Steely, AGT  
 Diane Stevenson, SA  
 Shannon Stroud, SA  
 Wendy Sundeen, PR  
 Quadirah Taylor, AGT  
 Geovanny Tejeda, SA  
 Hazim Thomas, MGA  
 Zlata Titova, SA  
 Bradley Tolliver, AGT  
 Connie Torres, AGT  
 Iliad Trigo Moradnia, AGT  
 Jessica Vaughn, MGA  
 Reuben Vincent, AGT  
 Wesley Viverette, AGT  
 Jeffrey von Kienast, MGA  
 Colin Weathers, SA  
 Alliyah Williams, SA  
 Tanis Williams, AGT  
 Jillian Young, AGT  
 John Zwald, AGT

# PROMOTIONS

**REGIONAL GENERAL AGENT**

Matthew Cartwright  
 Sanaz Mirza Baig  
 Paul Samra  
 Scott Wheeler  
**MASTER GENERAL AGENT**  
 Susan Bedrossian  
 Christine Bueno  
 Aaron Burke  
 Marie Campbell  
 Corey Cox  
 Hannah M Holmes  
 Melne Hughes  
 Daniel LaFontaine

Matthew McDowell  
 Michael McKiernan  
 Tina Nelson  
 Nacole Newbold  
 Shiv Patel  
 Sheryl Philippe  
 Minh Phung  
 Daisy Pyeatt  
 Aleksandra Rakovic  
 Victor Rivera  
 Derek Smith  
 Mike Sukhbaatar  
 Tiffani Tavormina  
 Anthony Theriault

Victoria Varney  
 Jessica Vaughn  
 Jeffrey von Kienast  
**60% GENERAL AGENT**  
 Jaime Baez  
 Maurice Coleman  
 Cedrick Edwards  
 Joshua Ellis  
 Evelyn Howell  
**57.5% GENERAL AGENT**  
 Martha Alvarado  
 Gustavo Avila  
 Christa Bartol  
 Helena Bierens

Matthew Bogle  
 Megan Connors  
 Christine Elledge  
 Joseph Jacob  
 Jay King  
 Teresa Lampasona  
 Crystal Larkins  
 Emil Mohareb  
 Jereka Taylor  
 Michael van Delft  
**55% SUPERVISING AGENT**  
 Joseph Ardoin  
 Travis Barnes  
 Jackie Bolton

Michael Dunn  
 Alex Gonzales  
 Joseph Grider  
 Ousman John  
 Cashona Lavergne  
 Alex Loosli  
 Christopher McGlone  
 Dan Nebraska  
 Steven Rector  
 Colleen Simental  
 Jennifer Wehrle  
 Andre Younge  
**52.5% SUPERVISING AGENT**  
 Tyler Alford

Avery Allmond  
 Miguel Alvarenga  
 Alexander Angelides  
 Lucas Bauer  
 Dave Blaye  
 Sean Brannan  
 Justin Brayton  
 Felicia Brown  
 Rechel Brown  
 Robert Byers  
 Patricia Campbell  
 Nadia Cardenas  
 Giovoni Cartagena  
 Robert Catlett

Quanisha Corley  
 Mark Cormier  
 Antonio Cosenza  
 Brandy Cothrum  
 Joseph Delaura  
 Rebecca Duus  
 Shannon Elleby  
 Danielle Euell  
 Kristopher Fisher  
 Elena Flores  
 Christian Gojcaj  
 Nicholas Gojcaj  
 Jennifer Hackett  
 Jordan Hallman

Carey Hartman  
 Bashar Jarkasy  
 Olyvia Johnson  
 Valentino Kalaj  
 Kamil Kaleta  
 Brittany Ketner  
 Michael Kruse  
 Victoria Lammey  
 Allen Landeen  
 Mario Leon  
 Tiffany Lindsey  
 Joseph Little  
 Aaron Medina  
 Jacob Merrill

Kayla Mumford  
 Dustin Oetzman  
 Vasu Pathak  
 Brenton Patterson  
 Joshua Pehl  
 Frezno Pias  
 Junior Pineda  
 Eleanor Powell  
 Wilbert Rodriguez  
 Ashley Silva  
 Elhanan Sing  
 Richard Sparkman  
 Michael B Sweeney  
 Marina Taylor

Leon Tellez  
 Cristobal Tello Alderete  
 Ryan Teslic  
 Robert Torres  
 Berlin Tuzon  
 Lucy White  
 Justin Wiesziski





# MAKE THE COMMITMENT TO

# 2018



## Susan Fuldauer

Vice President of  
Public Relations Field Operations

**T**IME REALLY DOES FLY WHEN YOU are having fun! It's a new year and optimism abounds for the months ahead. We roared through 2017 and have taken a last look back on those results.

And now we set our sights on 2018, the year to exclaim: **HERE WE COME.** I'm excited, a bit anxious and I have high hopes that our paths, our dedication, our belief in ourselves and our strengths will bring us another opportunity to surpass our goals.

We must look forward to the opportunity to create how we want this year to look, to visualize the results and accomplishments you'll be celebrating each month, each quarter and at year-end.

Decide if you are simply interested in your opportunity and goals, or if you are really committed to your desired results. There is a huge difference between the two. If you are

only interested, you'll never get there. However, when you are committed, you are focused and dedicated in aligning the activity needed to reach the goal. There are no distractions from achieving the end result. Success doesn't happen by accident. Success happens when you decide what your starting point is, what the achievable goals are and then you create the action plan that drives the activity to reach those goals.

So, make today your starting point. It's time to ramp up your activity and be intentional in your work and accountable every day. Make the commitment.

Time can go by very quickly and before you know it, we'll be through February and then almost through the first quarter. Every day presents opportunity. It's yours to grab and make the most of your time.

Motivational speaker and author Mark Victor Hansen tells us: "Don't wait until everything is just right. It will never be perfect. There will always be challenges, obstacles and less than perfect conditions. So, what? Get started now. With each step you take, you will grow stronger and stronger, more and more skilled, more and more self-confident and more and more successful."

Focus on the big picture, the vision, but don't let the small steps be forgotten. It's having all of those small steps aligned and moving in the right direction that will provide the momentum for the larger, overarching goals and vision.

When we get going and drive our success, the impact goes beyond our self-interests and reward. Our success impacts our own families, our company and let's not forget the impact for the thousands of families we affect through our activity. Opportunity is definitely unlimited, not only for all of us on both the agency side and PR side of the company, but for all those who have entrusted us to help insure their futures.

Do what has been proven to work and change what is no longer getting us results. Be on a mission to make 2018 a successful year to remember. Make the decision to go for your best ever results and remain committed to that decision.

"Peak performers want more than merely to win the next game. They see all the way to the championship. They have a long-range goal that inspires commitment and action." — Charles Garfield, *Peak Performer.* 📌

Update

Closer  
to the Heart



## WASHINGTON, D.C.

ALL, in partnership with the Altig-Orlovic SGA office, donated \$10,000 to the National Crime Prevention Council. The check was presented at the NCPC office in Washington, D.C.

Altig-Orlovic Director of Public Relations Andrew Haskins presented the donation to NCPC President and CEO Ann Harkins, CEO of McGruff Safe Kids Kurt Boerner and NCPC Managing Director Dee Dee Dalton. According to Rick Altig, "We are extremely proud of our partnership with the NCPC. Our missions are so closely aligned in protecting children in our community, and we are excited to see the positive impact our contribution will make to the bullying and cyberbullying prevention campaign."



## LAS VEGAS, NEVADA

ALL, in partnership with the Corey Neff SGA office, donated \$5,000 to Make-A-Wish of Southern Nevada, part of the national Make-A-Wish Foundation.

Southern Nevada President and CEO Caroline Ciocca accepted the donation on behalf of the organization. "Make-A-Wish Foundation grants the wishes of children suffering from critical illnesses," Cory explained, adding, "What better way to invest in mankind than instilling hope into the lives of children and families that may need something to believe in during the difficult times?"



## SAN ANTONIO, TEXAS

ALL, in partnership with the Jose Carvajal SGA office, donated a total of \$7,500 to various local charities in San Antonio and surrounding communities. The recipients of the donations are: The Children's Shelter, Lupus Foundation, Ascension Church, Holy Trinity Church, Greater Love Ministries, Court Appointed Special Advocates (CASA), Boys and Girls Clubs and Yaqui Animal Shelter.







# LEGACY RECRUITING PROGRAM



**Legacy Recruiting** provides opportunity for **all Agents** to earn **additional income** above and beyond regular recruiting efforts performed by Managing Agents!

## TOP PAYOUTS\* DECEMBER

TOTAL PAYOUT: **\$388,607** TOTAL QUALIFIERS: **697**



**Nikola Gjurashaj**  
\$9,011  
Zachary Hart



**Linda Lucaj**  
\$8,103  
Zachary Hart



**Elvis Tinaj**  
\$7,304  
Zachary Hart



**Christian Gojcaj**  
\$6,004  
Zachary Hart



**Joel Scullin**  
\$4,977  
Zachary Hart

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Nikola Gjurashaj	\$ 9,011	Dylan Garcia Pacheco	\$ 1,470	Joshua Lynch	\$ 1,088	Jodi Rothery	\$ 901	Edwin Delgado	\$ 674
Linda Lucaj	8,103	Maura Keaney	1,450	Zury Vasquez	1,074	Mychal Crudup	898	Denis-Michael Catalano	671
Elvis Tinaj	7,304	Joseph Delaura	1,424	Michael Kruse	1,057	Meaghan Krecsko	898	Duni Olusegun	668
Christian Gojcaj	6,004	Valentino Kalaj	1,415	Spencer Jones	1,057	Renay Patterson	887	Ala Awad	666
Joel Scullin	4,977	Christina N Smith	1,395	Tiffany Beadnell	1,050	Francisco Silva	866	Mathew Simonson	664
Casey Jarratt	4,956	Cody Mendez	1,389	Boris Gomez	1,046	Miguel Alvarenga	865	Christopher McNulty	661
Marc Salvaggi	4,027	Kira Story	1,376	Scott Guillerault	1,042	Moraima Mariscal	864	Evelyn Howell	661
Mark Dresaj	3,635	Victoria Lammy	1,352	London Burnett	1,037	Daniel J Johnson	860	Michael Gerstein	658
Eddie Beleshi	3,283	Eric Baldwin	1,336	Iris Saavedra	1,034	Yemi Akinade	855	Samantha Ralston	641
Matthew Parks	2,576	Francisco Vasquez	1,322	Daniel Walker	1,032	Noelia Capellan	852	Austin Hamilton	640
Osiris Palma Quiroz	2,485	Patrycja Grudzinska	1,299	Jules Julien	1,026	Patricia Contreras	852	Rawad El Ghabban	631
Ameelia Martin	2,436	Derick Willis	1,294	Andre Bent	1,018	Veronica Velez	840	Alba Williams	630
James Sodan	2,391	Jermyn Parra	1,278	Aaron Lammy	1,015	Timothy Cruise	836	Darrell Sarmiento	629
Sumedh Basani	2,363	Logan Musick	1,275	Aaron Patt	1,014	Noli Alea	829	Scott Wheeler	627
Allen Landeen	2,304	Shawn Jackson	1,255	Rashon Murph	1,013	Aaron Haynes	827	James Keefer	627
Jesus Romero	2,255	Mychal Colalillo	1,253	Kahlia Siddiqui	1,013	Shai Mate	826	Brian Schmitz	623
Jackeline Gallardo	2,237	Krystal Cox	1,252	Karen Depew	1,008	Michael McKiernan	809	Shane Hirtle	623
Janaye Powers	2,201	Alexander Faneites	1,235	Elias De Luna	1,000	Stefeny Butler	805	Paul M Smith	616
Nelson Rojas Jimenez	2,189	Alma Lozano	1,231	Dylan Foti	1,000	Rennie Ayers	804	Kevin Wolfe	610
Joshua Lopez	2,170	Tania Salas Hurtado	1,231	Deyshawn Garcia-Carr	1,000	Luaao Leota	799	Ryan Fickert	606
Jennifer Holliday	2,154	JaVaughn	1,194	Zachery Hobden	1,000	Hubert Brown	797	Joshua Pinckney	604
David Robbins	2,147	Edwards-Shay	1,186	Jheanelle Hughes	1,000	Hemerson Gonzalez	796	Michael Battaglio	602
Corey Lumley	2,120	Cristin Barron	1,186	Edgar Irigoyen	1,000	Temesghen Starr	790	Melissa Tatum	600
Jasmine Shoemate	2,082	Shanae McMillan	1,181	Jazmyne Jefferson	1,000	Luis Leon	783	Brock Lampepe	599
Edna Villarreal	2,029	Joseph Gojcaj	1,179	Alfonso Oropeza	1,000	Britton Costa	772	Christina Jauch	598
David Carpenter	1,945	Solomon Wood	1,174	Aaron Parsons	1,000	Jake Yagjian	766	Moises Galvan	596
George Shafiek	1,905	Arturo	1,158	Donnivann Presley	1,000	Thomas Bonner	765	Tiffany	586
Frank Irving	1,880	Rodriguez-Esparza	1,158	Jereka Taylor	1,000	Eric Martinelli	765	Babin-Washington	584
Faamasinoga Eneliko	1,864	Brian E Donovan	1,158	Akela Wright	1,000	Joshua West	762	Marie Bellamorte	584
Robert Ensign	1,861	Devin Husband	1,145	Anthony Greco	985	Clint Perry	761	Corey Kmetz	584
Michael Giachetti	1,858	Aaron Medina	1,133	Kenan Hyseni	985	Dustin Mayfield	760	Alisha Anderton	580
Elizabeth Garcia	1,813	Laura Chiofalo	1,132	Taulant Bane	982	Susan Bedrossian	759	DeAnthony Hartman	579
Zachery Kertulis	1,776	Scott Safka	1,132	William Thomas	974	Ross Ewen	754	Sarah Vacheresse	579
Kyla Greig	1,730	Celinda Flores	1,121	Logan Holle	972	Alexander McGaw	750	Matt McBride	571
Emil Gamidov	1,714	Corey Joe	1,119	Dustin Dunlap	958	Zachary Funkhouser	747	Carla Fortner	568
Paul Vassallo	1,674	Brandon Bianco Pereira	1,113	Corey Helly	955	Michael Mandella	738	James Sherwood	568
Mandeep Singh	1,581	Desiree Martinez	1,111	Luis Ruiz	952	Rangi Witika	726	Jacob Merrill	568
Robert Kanaan	1,526	Sanchez	948	Phillip Eggleton	948	Samuel Boyle	725	Aaron Parks	568
Jeremy Mullins	1,524	Ryan Howell	1,104	Hanna Gore	947	Amanda Peterson	720	Antoinette Williams	566
Wilnes Chery	1,502	Jason Garland	1,102	Sylvain Kalombo	931	Cory Cannataro	717	Michael Clemente	563
Rosemary Soto	1,493	Jakob Morris	1,101	Narciso Nieves	697	Darius Rowan	697	Darius Rowan	562
Avery Hearn	1,486	Loua Farunia	1,100	Wesley Viverette	909	Lisa Gomez	694	Robert Hooper	562
Sherrie McCarty	1,481	Alipate Makau	1,098	Diana Genao	908	Katrina Collie	675	Nydia Ortiz	559

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
John Santosuosso	\$ 559	Gregorio Albao	\$ 549	Tad Teeters	\$ 539	Julia Thomas	\$ 521	Rachel Mesnard	\$ 507
Ariel Demesa	557	Alexander Rollo	545	Kyle Lewicki	539	Russell Erhardt	519	Hayden Davis	506
Normita Armstrong	554	Fritznel Octave	543	Derek Foore	536	Kinga Filipiak	518	Lauren Woodson	504
Steven Shavers	554	Elizabeth Vega	542	Kimberly Salerno	535	Lorena Avila	517	Drew Kier	504
Vanessa Cohen	553	Joseph Pizzoferrato	541	Noah Bort	530	Kelly Schoenherr	510	Angela DeVivo	500
Matthew Conrad	551	Mathieu Cook	540	Nicholas Triantafyllidis	524	Justin Crabtree	508		

## TOP RECRUITING AGENTS\* DECEMBER

TOTAL LEGACY RECRUITERS: **269** TOTAL LEGACY RECRUITS: **328**



**Noah Bort**  
3 Recruits  
Surace-Smith



**Kamil Kaleta**  
3 Recruits  
Sabrina Lloyd



**Chris La Fond**  
3 Recruits  
Altig-Orlovic



**Joshua Lynch**  
3 Recruits  
Blake Ralston



**Sherrie McCarty**  
3 Recruits  
Dustin Venekamp

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Noah Bort	3	Penny Davis	2	Corey Helly	2	Fritznel Octave	2	James Sodan	2
Kamil Kaleta	3	Philip Eggleton	2	Justin Hermann	2	Amanda Peterson	2	Ransley Vazquez	2
Chris La Fond	3	Kinga Filipiak	2	Hayden Hill	2	Jeramey Pitman	2	Joshua West	2
Joshua Lynch	3	Dylan Foti	2	Zachery Hobden	2	Samantha Ralston	2	Alba Williams	2
Sherrie McCarty	3	Doron Freud	2	Allen Landeen	2	Steven Rios	2	Natalia Williams	2
Sanaz Mirza Baig	3	Jackeline Gallardo	2	Luis Leon	2	Scott Safka	2	Diane Williams-Lewis	2
Paul Vassallo	3	Michael Giachetti	2	Joshua Lopez	2	Marc Salvaggi	2	LaKesha Wright	2
Yemi Akinade	2	Krystle Gist	2	Ameelia Martin	2	Darrell Sarmiento	2		
Jessica Bamber	2	Hemerson Gonzalez	2	Gina Sherman	2	Gina Sherman	2		
London Burnett	2	Patrycja Grudzinska	2	Rafael Medina	2	Jasmine Shoemate	2		
David Carpenter	2	Qiutong Guo	2	Dwayne Nabors	2	Paul M Smith	2		

## TOP RECRUITING AGENTS\* YTD

TOTAL LEGACY RECRUITERS: **2,495** TOTAL LEGACY RECRUITS: **4,578**

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransley Vazquez	68	Paul M Smith	13	Gregorio Albao	11	Diane Williams-Lewis	11	Michael Mandella	9
Michelle Martinez Aviles	23	Daryl Graham	12	Shawntae Collins	11	Walter Icaza	10	Johnny Ramos	9
David Carpenter	18	Stephanie Kell	12	Patrycja Grudzinska	11	David Staffery	10	Rosemary Soto	9
Kendall Wilson	17	Steven Rios	12	Francisco Vasquez	11	Kierra Goodwin	9	Bethany White	9

\* By Incentive Structure Payout. Top Legacy Recruiting Agents listed earned at least \$500.  
 \* By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.  
 \* Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. In case of a tie, top Legacy Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.  
 \* The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.



# LEGACY RECRUITING CLUB

## MEMBERS

— By Number of Eligible Legacy Recruits\*



**Yemi Akinade**  
Tom Williams  
16 Recruits  
GOLD



**Denis-Michael Catalano**  
Joseph Diecedue  
10 Recruits  
SILVER



**Troy Williams**  
Souley Bah  
10 Recruits  
SILVER



**Christopher Bennett**  
Altig-Orlovic  
5 Recruits  
BRONZE



**Cory Cannataro**  
Giglione-Ackerman  
5 Recruits  
BRONZE



**Oscar Cardoza**  
Dustin Venekamp  
5 Recruits  
BRONZE



**David Fiscu**  
Ryan Giddens  
5 Recruits  
BRONZE



**Seth Frisby-Jack**  
Simon Arias  
5 Recruits  
BRONZE



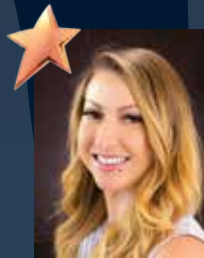
**Justin Hermann**  
Dustin Venekamp  
5 Recruits  
BRONZE



**Nic Iagulli**  
Zachary Hart  
5 Recruits  
BRONZE



**Jennifer Jaikes**  
Simon Arias  
5 Recruits  
BRONZE



**Courtney Lavitch**  
Cohen-Cohen  
5 Recruits  
BRONZE



**Cody Mendez**  
Dustin Venekamp  
5 Recruits  
BRONZE



**Jessica Napiza**  
Don Foti  
5 Recruits  
BRONZE



**Ryan Ohm**  
Simon Arias  
5 Recruits  
BRONZE



**Rosemary Soto**  
Beto Quintero  
5 Recruits  
BRONZE



**Thomas Vena**  
Simon Arias  
5 Recruits  
BRONZE



**Chris Selejan**

Vice President of  
Field Operations

**YOU HAVE COMPETITION EVERY DAY BECAUSE YOU SET SUCH HIGH STANDARDS FOR YOURSELF THAT YOU HAVE TO GO OUT EVERY DAY AND LIVE UP TO THAT.**

— MICHAEL JORDAN

**WE STARTED 2017 WITH THE** theme of “Legacy” and we have many accomplishments to be proud of as we finished yet another year with growth! It’s a true testament of commitment and follow-through from agents, managers, SGAs, PR and Home Office staff, and I am proud to be associated with such dedicated individuals.

As we embark upon 2018, what goals or aspirations do you have personally or professionally? What will you do different this year to influence the best possible results? In order to address these questions, we must address them as the competitors that we are; so let’s get Pumped Up and Here We Come with some key points to give us an advantage to have our best year yet.

Ask “what if” questions when establishing your 2018 goals. First, we must identify and establish a clearly defined vision of “What

if I were to ...” and fill in the answer(s). When we ask ourselves “what if” questions, we tend to drill deeper to the root of our “why,” which must be clearly defined. We cannot get energetic or pumped up unless we have clearly defined goals that are not only written down, but shared with individuals whom we value in our lives to hold us accountable.

Forbes reported an interesting goal-setting study with the Harvard MBA Program. Harvard’s graduate students were asked if they had set clear, written goals for their futures, as well as if they made specific plans to transform their fantasies into realities. The result was only 3 percent of the students had written goals and plans to accomplish them, 13 percent had goals in their minds but hadn’t written them anywhere and 84 percent had no goals at all.

Which group do you belong to?

After 10 years, the same groups of Harvard students were interviewed again and the conclusion of the study was totally astonishing. The 13 percent of the class who had goals, but did not write them down, earned twice the amount of the 84 percent who had no goals. The 3 percent who had written goals were earning, on average, 10 times as much as the other 97 percent of the class combined. People who don’t write down their goals tend to fail easier than the ones who have plans.

Are we spending time versus committing time to the process? A key ingredient to making sure that we execute and deliver on our written goals is to commit to the process every day versus simply spending time with the process. In other words, in one sense we co-exist in the process while on the other we actively drive the process. As we change our behaviors,

we essentially change our results, and we know that when results come to fruition, it becomes very easy to get Pumped Up and committed to the process. Let’s challenge ourselves in 2018 to commit to the process rather than just spending time with it. In doing so, you’ll find yourself involved in daily activities which are result-oriented tasks that will take you to the next level. Focus on controllable facets of the process and spend less time with those activities that we do not have direct influence or control over.

Execute results through awareness. If results are on-target, then by all means, continue to drive the process that is yielding those results. But if results are not achieved, we must be aware of the surrounding circumstances to change and change quickly. Have the wherewithal to pivot activity into a direction that positions you to achieve results consistently in the long term. This conscious mindset of making quick adjustments in business is a key indicator that one is not only in the day-to-day business operations, but actually committing time, energy, and effort to the process.

Getting Pumped Up for 2018 should be a natural occurring feeling when it comes to our respective businesses. Let’s all take pride in our results and approach each day with a righteous state of mind to drive the best possible results in 2018. Leave nothing to chance as we set the stage for another record-setting year filled with lives being changed for the better through this great company.

Watch out 2018! HERE WE COME! 🏆



# ALASKA

6-MONTH CONTEST



## Current Contest Leaders

### STATE GENERAL AGENTS

	SGA	Obj Net ALP	Contest Net ALP	% Growth
I&II	Zachary Hart	\$1,843,865	\$1,439,900	78.1%
	Giglione-Ackerman	\$1,563,067	\$509,983	32.6%
III&IV	Dustin Venekamp	\$443,922	\$274,343	61.8%
V&VI	Albert Serur	\$234,413	\$168,480	71.9%
VII&VIII	Johnson-Nelson	\$77,832	\$74,866	96.2%
IX&X	Nicholas Moore	\$83,011	\$114,388	137.8%

### MANAGING AGENTS

	Name	Associates	Contest Net ALP
RG	Ryan Fickert	114	\$1,322,190
MGA	Mark Dushaj	21	\$706,558
	DeAnthony Hartman	10	\$120,205
	Dominic Telymonde	16	\$93,924
SA/GA	Joseph Gojcaj	7	\$365,290
	Dario Messina	4	\$142,112
	Rovena Lulgjuraj	2	\$85,740
	George Shafiek	4	\$84,872

### PERSONAL PRODUCERS

Name	Contest Net ALP
Al Alkurdy	\$284,144
Susan Bedrossian	\$168,300
Katie Massart	\$162,684
Joshua Dishong	\$128,505
Ryan Vance	\$127,031
Muhammed Ashraf	\$119,192
Priscila Gonzalez	\$118,029
Michael van Delft	\$117,062
Bryan Juskiw	\$112,922
Jacqueline Kabluyen	\$107,291
Austin W Smith	\$102,958
Brooklyn Mims	\$98,857
David Ruhara	\$96,072
Crystal Larkins	\$95,855
Roghie Hassan Loo	\$93,670

### PUBLIC RELATIONS

	Name	% Contest Obj
I-IV	George Farenthold	199.40%
	Kathy Pappas	191.07%
	Malka Arony	177.53%
V-VIII	Rebecca Klebsch	400.14%
	Randy Stockley	315.46%
	Elif Atici	298.90%
Manager	Deborah Boles	151.30%

PLEASE NOTE: Alaska Six-Month Contest period is business or cards received and processed by Home Office between October 1, 2017 and March 31, 2018. Contest results show top people in each qualifying category. For full contest details and minimum production / original card requirements, visit arc.aillife.com or arc.nillife.com.

# GET PUMPED!

**BULK UP YOUR PRESENTATION SKILLS!**

REPS WILL HELP YOU BUILD GREAT FORM.

**GO BEAST WHEN SETTING APPOINTMENTS.**

GET 'EM STACKED!

**EVERY NEWBIE NEEDS A GOOD SPOTTER**

— BRING OTHERS TO ALL NIIICO AND COACH THEM TO SUCCESS.

**MAX IT OUT**

— EVERY TIME! EACH CLIENT IS THE ONLY CLIENT THAT MATTERS.

**FEEL THE BURN!**

POWER THROUGH AND NEVER, EVER QUIT!

**GAINS IS WHAT IT'S ALL ABOUT.**

PUT IN THE TIME AND SHRED YOUR NUMBERS!







**1**  
AL ALKURDI  
LOMBARD, IL



**2**  
KATIE MASSART  
COCHRANE, AB



**3**  
LIZA CACEVIC  
TROY, MI



**4**  
RYAN VANCE  
CLEVELAND, OH



**5**  
SUSAN BEDROSSIAN  
WARWICK, RI



**6**  
PRISCILA GONZALEZ  
SANTA ROSA, CA



**7**  
MARK DISKIN  
WEXFORD, PA



**8**  
JOHANNES BOLL  
TROY, MI



**9**  
BROOKLYN MIMS  
INDIANAPOLIS, IN



**10**  
ELIZABETH GARCIA  
SCHAUMBURG, IL



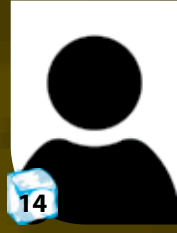
**11**  
OLEG NOVITCHII  
CLEVELAND, OH



**12**  
BRYAN JUSKIW  
COLUMBUS, OH



**13**  
CRYSTAL LARKINS  
HEALDSBURG, CA



**14**  
VALENCIA ULAJ  
TROY, MI



**15**  
AREF SAYEGH  
HALIFAX, NS



**16**  
MUHAMMED ASHRAF  
FLUSHING, NY



**17**  
MICHAEL VAN DELFT  
HALIFAX, NS



**18**  
VALENTINA GOJCAJ  
TROY, MI



**19**  
MARIAN SERTLER  
SCHAUMBURG, IL



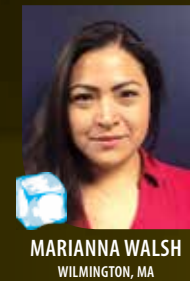
**20**  
JACQUELINE KABLUYEN  
ROHNERT PARK, CA



**ICEBREAKERS**  
LON JAKAJ  
TROY, MI



**ICEBREAKERS**  
KATHERINE MANZAGOL  
TROY, MI



**ICEBREAKERS**  
MARIANNA WALSH  
WILMINGTON, MA

## DECEMBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Al Alkurdi	\$101,500		85.8	David Wang	Bob Olson
2	Katie Massart	72,083		91.5	Christopher Hintz	Altig-Orlovic
3	Liza Cacevic	62,208	95		Mark Dushaj	Zachary Hart
4	Ryan Vance	60,686		94.4	Marc Salvaggi	Surace-Smith
5	Susan Bedrossian	54,847		85.2	Susan Bedrossian	Cisco Perez
6	Priscila Gonzalez	51,825		76.4	Mark Neilson	Altig-Orlovic
7	Mark Diskin	47,853		75.8	Justin Adams	Simon Arias
8	Johannes Boll	47,218	100		Mark Dushaj	Zachary Hart
9	Brooklyn Mims	46,340		79.3		Moswen Taylor
10	Elizabeth Garcia	41,264		91.4	Zach Otto	Sabrina Lloyd
11	Oleg Novitchii	41,205		83.7	Matthew Parks	Surace-Smith
12	Bryan Juskiw	41,124		81.0	Daniel Hartwig	Surace-Smith
13	Crystal Larkins	39,908		84.8	Jacqueline Kabluyen	Altig-Orlovic
14	Valencia Ulaj	37,989	98		Mark Dushaj	Zachary Hart
15	Aref Sayegh	37,307	99		Robert Kanaan	Imran Satti
16	Muhammed Ashraf	36,950		85.2	Mahadai Kryshundayal	Theodore Pappas
17	Michael van Delft	36,469		84.6	Scott Wheeler	Imran Satti
18	Valentina Gojcaj	36,298	95		Mark Dushaj	Zachary Hart
19	Marian Sertler	35,068		100.0	Marian Sertler	Sabrina Lloyd
20	Jacqueline Kabluyen	34,318		82.0	Mark Neilson	Altig-Orlovic
21	Ian Rouleau	33,504	92		Mark Dushaj	Zachary Hart
22	Mack Hanna	32,427	96		DeAnthony Hartman	Zachary Hart
23	Alex Gonzales	31,923		84.2	Anthony Theriault	Mathew Hart
24	Lawrence Gannan	29,448	100		Mark Dushaj	Zachary Hart
25	Devante Shiers	29,083	95		Robert Kanaan	Imran Satti
26	Kevin Ishikane	28,175		77.7	Blake Higuchi	Altig-Orlovic
27	Noli Alea	27,796		88.1	Anita Ferris	Steve Friedlander
28	Nicholas Gojcaj	27,491	95		Darcy Schrieber	Zachary Hart
29	Matthew Lehman	27,434		89.6	Daniel Hartwig	Surace-Smith
30	Klaidi Gaci	26,922	86		Mark Dushaj	Zachary Hart
31	Daniel Prinzo	26,562		92.1	Marc Salvaggi	Surace-Smith
32	Alipate Makau	26,306		90.4	Alipate Makau	Steve Friedlander
33	Brian Cabral	25,283		86.7	Sara Vaz	Altig-Orlovic
34	Ji Young Kim	25,204	90		Mark Neilson	Altig-Orlovic
35	Adem Abdula	24,836		85.9	Corey Helly	Giglione-Ackerman
36	Aleksander Praela	24,478	87		Mark Dushaj	Zachary Hart
37	Mike Reed	24,406		77.4	Christopher Hintz	Altig-Orlovic
38	Eddie Beleshi	24,271	97		Darcy Schrieber	Zachary Hart
39	Paul M Smith	23,970		87.5	Paul M Smith	Surace-Smith
40	Jordon Graham	23,877		82.4	Zach Otto	Sabrina Lloyd
41	Katherine Manzagol	23,232	100		Mark Dushaj	Zachary Hart
42	Kristin Murphy	22,982	93		Robert Kanaan	Imran Satti
43	Peter Gabranski	22,910		72.9	Peter Gabranski	Albert Serur
44	Trevor Bailey	22,795		83.2	Robert Kanaan	Imran Satti
45	Robert Ensign	22,414	96		Marc Salvaggi	Surace-Smith
46	Maren Conway	22,380		89.6	Maren Conway	Pappas-Quadri
47	Joel Trask	22,200		81.2	Robert Kanaan	Imran Satti
48	Marianna Walsh	21,945	98		Jeffrey Hall	Albert Serur
49	Joseph Sarasin	21,865		81.3	George Kamel	Surace-Smith
50	John Vacca	21,696		87.3	Thomas Vena	Simon Arias

ALL TIME RECORD: \$173,887 Net ALP

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Al Alkurdi	\$939,528		85.8	David Wang	Bob Olson
*2	Michael van Delft	480,531		84.6	Scott Wheeler	Imran Satti
*3	Katie Massart	425,564		91.5	Christopher Hintz	Altig-Orlovic
*4	Roghie Hassan Loo	394,331		77.9	Roghie Hassan Loo	Josh Chalom
*5	Bryan Juskiw	353,622		81.0	Daniel Hartwig	Surace-Smith
*6	Oleg Novitchii	353,539		83.7	Matthew Parks	Surace-Smith
*7	Mike Sukhbaatar	328,749		94.2	Mike Sukhbaatar	Daniel Umbertone
*8	Ryan Vance	319,557		94.4	Marc Salvaggi	Surace-Smith
*9	Brooklyn Mims	316,016		79.3		Moswen Taylor
*10	Crystal Larkins	308,316		84.8	Jacqueline Kabluyen	Altig-Orlovic
11	Jacqueline Kabluyen	306,066		82.0	Mark Neilson	Altig-Orlovic
12	Jordon Graham	286,592		82.4	Zach Otto	Sabrina Lloyd
13	Priscila Gonzalez	280,967		76.4	Mark Neilson	Altig-Orlovic
14	Kevin Ishikane	278,739		77.7	Blake Higuchi	Altig-Orlovic
15	Muhammed Ashraf	273,747		85.2	Mahadai Kryshundayal	Theodore Pappas
16	Joey Kennedy	268,788		80.0	Ashlynn Orng	Altig-Orlovic
17	Brian Cabral	262,979		86.7	Sara Vaz	Altig-Orlovic
18	Susan Bedrossian	255,282		85.2	Susan Bedrossian	Cisco Perez
19	David Ruhara	251,753		87.0	Richmond Gerrish	Laura Fisher
20	Johnathon Bogoslawski	247,425		77.4	Sara Vaz	Altig-Orlovic
21	Max Quasem	237,034		89.1		Cohen-Cohen
22	Richard Carter	231,013		96.4	Nicholas Lorence	Altig-Orlovic
23	Diana Al Ali	229,658		78.8	Yussuf El-Zein	Altig-Orlovic
24	Kenan Hyseni	219,722		80.4	Sara Vaz	Altig-Orlovic
25	Cory Cannataro	217,296		83.9	Dominic Telymonde	Giglione-Ackerman
26	Matthew Zang	215,864		88.5	Ryan Stenglein	Altig-Orlovic
27	Joseph Sarasin	214,395		81.3	George Kamel	Surace-Smith
28	Meardey Kim	214,371		77.5	Yussuf El-Zein	Altig-Orlovic
29	Daniel Prinzo	213,917		92.1	Marc Salvaggi	Surace-Smith
30	Lily Sakai	211,964		89.6		Cohen-Cohen
31	Alvin Ali	203,830		80.2	Doreen Ryan-Foti	Don Foti
32	Shorne Brown	200,820		76.1	Shorne Brown	Pappas-Quadri
33	Kevin Gillum	200,327		90.8	Marc Salvaggi	Surace-Smith
34	Alex Gonzales	199,717		84.2	Anthony Theriault	Mathew Hart
35	Mike Reed	195,245		77.4	Christopher Hintz	Altig-Orlovic
36	Benjamin Ainscough	194,029		87.1	Troy Plummer	Altig-Orlovic
37	Ross Ewen	193,209		85.4		Kevin Holtz
38	Mark Lomonaco	190,639		83.1	Richard Mansfield	Altig-Orlovic
39	Joachim Jean	190,420		78.2	Ryan Hall	Laura Fisher
40	Tina Nelson	189,210		94.1	Tina Nelson	Johnson-Nelson
41	Brock Lampe	188,990		91.6	Dustin Dunbar	Dustin Venekamp
42	Gian Trinidad	182,024		79.8	Bobby Gujral	Altig-Orlovic
43	John Vacca	177,946		87.3	Thomas Vena	Simon Arias
44	Omar Hashimi	177,087		81.0		Don Foti
45	Yadollah Pourjalali	176,120		88.6		Cohen-Cohen
46	George Kamel	175,149		97.8	George Kamel	Surace-Smith
47	Jason Isanberg	174,972		75.1	Andrew Dorf	Theodore Pappas
48	Candace Dillon	172,983		79.5	Melinda-Rae Lyse	Altig-Orlovic
49	Tina Janti	172,949		81.9	Mark Neilson	Altig-Orlovic
50	Ronald Rivera	172,012		91.5	Ronald Rivera	Cohen-Cohen

HOT NEW RECORD: \$939,528 Net ALP — AL ALKURDI

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.



# SUPERVISING AGENTS



## DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Joseph Gojcaj	\$174,123	\$174,123	90		Mark Dushaj Zachary Hart
2	Dario Messina	131,808	134,767		79.7	Mark Dushaj Zachary Hart
3	Narcis Buncianu	70,485	70,485		91.9	Mark Dushaj Zachary Hart
4	Rovena Lulgjura	59,686	59,686	91		Mark Dushaj Zachary Hart
5	Trevor Bailey	40,933	63,729	96		Robert Kanaan Imran Satti
6	Corey Lumley	40,056	40,056	99		Marc Salvaggi Surace-Smith
7	Courtney Howard	37,476	37,985		75.5	Daniel G Johnson Hart-McCallum
8	Darius Rowan	37,338	36,259		84.8	Marc Salvaggi Surace-Smith
9	Elvis Tinaj	35,265	42,173	94		Darcy Schrieber Zachary Hart
10	Clayton Slaughter	33,966	52,608		74.7	Andrew Batten Michael Vasu
11	Daniel Charron	32,803	40,078		73.7	Darcy Schrieber Zachary Hart
12	Aaron Patt	30,167	29,638		83.2	Lamar Livingston Zachary Hart
13	Gjon Ljuljduraj	29,448	29,104	85		Mark Dushaj Zachary Hart
14	Abel Gamo	27,726	37,296	88		Walter Icaza Beto Quintero
15	James Sherwood	26,737	48,093		75.3	Daniel Hartwig Surace-Smith
16	Gian-Paolo Diberardo	25,580	25,580	85		Darcy Schrieber Zachary Hart
17	Dustin Grubbs	25,403	29,893	96		Aaron Haynes Simon Arias
18	Taulant Bane	24,676	28,870		86.9	Matthew Parks Surace-Smith
19	Jonathan Daal	23,460	39,118		82.3	Anita Ferris Steve Friedlander
20	Emil Gamidov	23,335	23,335	97		Marc Salvaggi Surace-Smith

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Joseph Gojcaj	\$431,590	\$440,903	90		Mark Dushaj Zachary Hart
*2	Dario Messina	383,121	449,214		79.7	Mark Dushaj Zachary Hart
*3	Clayton Slaughter	278,944	325,309		74.7	Andrew Batten Michael Vasu
*4	Joshua Lowman	278,456	321,714		77.6	Alix Albright Simon Arias
*5	Antoinette Williams	241,205	257,036		74.4	Ernest Powell Michael Vasu
6	Ronald McCormick	222,824	268,879		75.2	Joshua Crisp Zachary Hart
7	Justin Allain	219,524	334,911		79.2	Jesse Benwell Imran Satti
8	Shane Valentine	215,126	237,114		75.5	Matthew Diulus Simon Arias
9	Aaron Patt	190,875	223,782		83.2	Lamar Livingston Zachary Hart
10	James Sherwood	190,560	448,615		75.3	Daniel Hartwig Surace-Smith
11	Dominick Williams	169,393	186,415		75.0	Cohen-Cohen
12	Kenan Hyseni	166,290	354,465		79.2	Sara Vaz Altig-Orlovic
13	Christopher Visnesky	160,703	211,345		76.8	Aaron Parks Simon Arias
14	Dulce Paz	158,176	216,259		73.4	Marian Sertler Sabrina Lloyd
15	Daniel Charron	156,450	241,630		73.7	Darcy Schrieber Zachary Hart
16	Narcis Buncianu	152,416	188,790		91.9	Mark Dushaj Zachary Hart
17	Mark Darling	151,493	183,720		74.8	Joseph McCallister Simon Arias
18	Ryan Vance	150,429	514,647		92.1	Marc Salvaggi Surace-Smith
19	Mathieu Cook	145,558	149,003		77.2	Christopher Bentley Altig-Orlovic
20	Shelbi Sofranko	143,477	215,002		78.4	Charles Ferrari Simon Arias

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUZINSKA | \$659,568 Net ALP — GEORGE KAMEL

# GENERAL AGENTS



## DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Jeffrey Hudson	\$470,416	\$473,032		78.9	Mark Dushaj Zachary Hart
2	Phillip Waisman	103,815	141,562		82.9	Robert Kanaan Imran Satti
3	Tina Janti	95,368	181,970	92		Mark Neilson Altig-Orlovic
4	Derek Foore	91,765	168,812		87.2	Marc Salvaggi Surace-Smith
5	Brent Bowling	72,231	195,992		84.9	Marc Salvaggi Surace-Smith
6	Ariana Jones	57,063	72,843		87.3	Jason Bratin Simon Arias
7	Sina Heak	56,470	78,816		80.9	Jeffrey Hall Albert Serur
8	Hayden Hill	54,389	70,563	94		David Carpenter Dustin Venekamp
9	Edwin Delgado	53,511	65,680	95		Lamar Livingston Zachary Hart
10	Michael Sherwood	52,738	55,164		93.0	Marc Salvaggi Surace-Smith
11	Oleg Novitchii	46,986	93,106		84.8	Matthew Parks Surace-Smith
12	Tad Teeters	46,684	68,440		84.0	Marc Salvaggi Surace-Smith
13	Denis-Michael Catalano	46,232	58,983		73.7	Brian Schreiter Joseph Diecedue
14	Sylvain Kalombo	46,170	79,177		83.5	Elyse Bryan Souley Bah
15	Luaao Leota	44,783	62,136		80.8	Anita Ferris Steve Friedlander
16	Rosemary Soto	43,145	50,359	91		Hemerson Gonzalez Beto Quintero
17	Adam Kidikas	40,624	51,386		74.8	Joshua West Michael Vasu
18	Travis Kovach	38,755	74,569		89.8	Matthew Conrad Surace-Smith
19	Alipate Makaui	38,452	90,491		87.6	Paul Kelly Steve Friedlander
20	Francesca Veltri	36,725	43,189		89.0	Dominic Telymonde Giglione-Ackerman

HOT NEW RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

## YTD

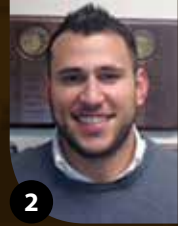
Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Megan Johnson	\$2,031,456	\$2,254,772		72.3	Thomas Huynh Cohen-Cohen
*2	Jeffrey Hudson	1,458,423	1,485,751		78.9	Mark Dushaj Zachary Hart
*3	Brent Bowling	712,864	2,121,177		84.9	Marc Salvaggi Surace-Smith
*4	Eric Thompson	533,398	1,194,097		82.3	Matthew Parks Surace-Smith
*5	Derek Foore	498,914	1,274,370		87.2	Marc Salvaggi Surace-Smith
6	Tina Janti	451,959	985,659	92		Mark Neilson Altig-Orlovic
7	Andrew Hynan	448,417	815,495		81.3	Ryan Stenglein Altig-Orlovic
8	Adam Kidikas	441,227	615,592		74.8	Joshua West Michael Vasu
9	Robert Adrahtas	404,869	442,451		79.6	Duane Shaw Sabrina Lloyd
10	Oleg Novitchii	367,031	899,127		84.8	Matthew Parks Surace-Smith
11	Carol Buhay	360,566	1,226,992		81.1	Sara Vaz Altig-Orlovic
12	Ariana Jones	356,490	472,214		87.3	Jason Bratin Simon Arias
13	Eric Snyder	351,992	416,874		81.0	Matthew Diulus Simon Arias
14	Deonte Jones	351,034	640,330		76.4	Darcy Schrieber Zachary Hart
15	Dean Gushi	349,738	547,444		76.7	Dan Ikei Altig-Orlovic
16	Ariel Demesa	340,468	415,414		72.0	Johnny Ly Giglione-Ackerman
17	Danielle Morales	338,825	473,624		79.5	David Hausman Giglione-Ackerman
18	Azar Afnan	337,767	636,532		73.5	Rodney Ward Zachary Hart
19	Joseph Kanaan	321,825	737,395		78.0	Robert Kanaan Imran Satti
20	Daryl Graham	308,718	556,812		79.3	Matthew Parks Surace-Smith

ALL TIME RECORDS: \$1,565,713 1st 6 Mo Agt — MEGAN JOHNSON | \$1,751,795 Net ALP — BRENT BOWLING





**1**  
MARK DUSHAJ  
TROY, MI



**2**  
MARC SALVAGGI  
CLEVELAND, OH



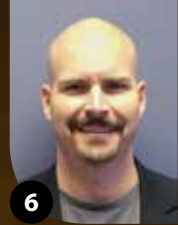
**3**  
ROBERT KANAAN  
HALIFAX, NS



**4**  
MATTHEW PARKS  
CLEVELAND, OH



**5**  
MARK NEILSON  
MILPITAS, CA



**6**  
DARCY SCHRIEBER  
TROY, MI



**7**  
BRIAN SCHREITER  
BATON ROUGE, LA



**8**  
ANITA FERRIS  
AUCKLAND, NZ



**9**  
JAKE YAGJIAN  
WOBURN, MA



**10**  
ELYSE BRYAN  
LANHAM, MD

## DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Mark Dushaj	\$470,389	\$474,040	79.2	Zachary Hart
2	Marc Salvaggi	264,492	493,030	86.2	Surace-Smith
3	Robert Kanaan	107,725	191,929	78.9	Imran Satti
4	Matthew Parks	96,215	269,523	83.2	Surace-Smith
5	Mark Neilson	95,368	221,032	79.1	Altig-Orlovic
6	Darcy Schrieber	92,396	175,483	76.4	Zachary Hart
7	Brian Schreiter	77,896	103,665	75.0	Joseph Diecedue
8	Anita Ferris	71,949	120,057	80.1	Steve Friedlander
9	Jake Yagjian	68,090	131,878	76.6	Albert Serur
10	Elyse Bryan	65,275	128,606	73.5	Souley Bah
11	Jason Bratin	57,063	72,638	88.5	Simon Arias
12	Jeffrey Hall	56,470	92,710	76.6	Albert Serur
13	Joshua Krueger	54,039	87,591	77.8	Richard Correa
14	Lamar Livingston	52,577	63,915	74.2	Zachary Hart
15	Dominic Telymonde	51,850	82,669	80.4	Giglione-Ackerman
16	Reynolds Akuamo	51,784	101,576	74.5	Theodore Pappas
17	Elias Boles	51,571	118,634	77.1	Oldham-Gryska
18	Joshua Dishong	47,828	206,792	81.0	Surace-Smith
19	Patrick Knouse	47,167	68,693	73.2	Slav Bitman
20	Andrew Batten	46,132	95,946	92	Michael Vasu

ALL TIME RECORD: \$611,151 Net ALP

**HOT NEW RECORD:** \$470,389 1st 6 Mo Agt — MARK DUSHAJ

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Mark Dushaj	\$1,581,959	\$1,790,094	79.2	Zachary Hart
*2	Marc Salvaggi	1,487,278	4,005,969	86.2	Surace-Smith
*3	Matthew Parks	1,091,388	2,466,596	83.2	Surace-Smith
*4	Mark Neilson	910,952	1,869,580	79.1	Altig-Orlovic
*5	Daniel Hartwig	835,070	2,957,966	81.0	Surace-Smith
6	Andrew Wagner	725,749	1,251,000	74.5	Oldham-Gryska
7	Joshua Krueger	705,301	1,039,445	77.8	Richard Correa
8	Darcy Schrieber	669,663	1,133,220	76.4	Zachary Hart
9	Matthew Turnquist	590,892	975,920	72.7	Richard Correa
10	Zach Otto	588,931	1,626,081	78.7	Sabrina Lloyd
11	Elias Boles	583,909	1,030,731	77.1	Oldham-Gryska
12	Tyler Worstell	579,811	1,013,610	76.5	Simon Arias
13	Patrycja Grudzinska	550,586	730,326	74.3	Sabrina Lloyd
14	Ryan Stenglein	549,285	1,625,384	81.6	Altig-Orlovic
15	Brian Zuzick	547,008	1,164,589	78.9	Laura Fisher
16	Joshua Crisp	538,384	786,869	74.0	Zachary Hart
17	Robert Kanaan	535,198	1,463,920	78.9	Imran Satti
18	Britton Costa	530,946	776,721	74.7	Simon Arias
19	Joshua Dishong	521,440	1,179,262	81.0	Surace-Smith
20	Ryan Wilson	517,543	1,370,834	78.1	Philip Prata

ALL TIME RECORD: \$2,554,545 1st 6 Mo Agt — MARIAN SERTLER

**HOT NEW RECORD:** \$4,005,969 Net ALP — MARC SALVAGGI



**1**  
RYAN FICKERT  
TROY, MI



**2**  
MATTHEW PARKS  
CLEVELAND, OH



**3**  
DARCY SCHRIEBER  
TROY, MI



**4**  
MARC SALVAGGI  
CLEVELAND, OH



**5**  
PATRICK BENDURE  
COLUMBUS, OH

## DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Ryan Fickert	\$724,168	\$928,516	74.8	Zachary Hart
2	Matthew Parks	433,946	1,012,891	84.6	Surace-Smith
3	Darcy Schrieber	324,573	421,439	75.8	Zachary Hart
4	Marc Salvaggi	286,529	558,252	85.2	Surace-Smith
5	Patrick Bendure	218,538	630,891	82.1	Surace-Smith
6	Robert Kanaan	155,224	310,600	80.9	Imran Satti
7	Corey Helly	136,885	297,855	73.7	Giglione-Ackerman
8	Matthew Turnquist	132,778	269,249	75.7	Richard Correa
9	Jake Yagjian	127,282	265,330	76.4	Albert Serur
10	Nicholas Lorence	119,808	319,157	78.4	Altig-Orlovic

**HOT NEW RECORD:** \$724,168 1st 6 Mo Agt — RYAN FICKERT

ALL TIME RECORD: \$1,054,102 Net ALP — MATTHEW PARKS

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Ryan Fickert	\$4,685,010	\$6,933,357	74.8	Zachary Hart
*2	Matthew Parks	3,424,108	9,042,633	84.6	Surace-Smith
3	Matthew Diulus	2,406,325	3,949,850	73.3	Simon Arias
4	Matthew Turnquist	2,288,057	3,790,569	75.7	Richard Correa
5	Corey Helly	2,057,027	3,534,124	73.7	Giglione-Ackerman
6	Patrick Bendure	1,982,368	5,777,139	82.1	Surace-Smith
7	Marc Salvaggi	1,775,810	4,713,715	85.2	Surace-Smith
8	Thomas Vena	1,460,190	3,251,943	76.0	Simon Arias
9	Nicholas Lorence	1,369,405	3,678,097	78.4	Altig-Orlovic
10	Joshua Olin	1,318,252	3,832,798	74.7	Altig-Orlovic

ALL TIME RECORD: \$5,230,627 1st 6 Mo Agt

**HOT NEW RECORD:** \$9,042,633 Net ALP — MATTHEW PARKS





ZACHARY HART



DUSTIN VENEKAMP



MATHEW HART



ALBERT SERUR



HART-MCCALLUM



BYRON PAZ



JOHNSON-NELSON



NICK MOORE

## TOPPERFORMANCEFACTOR



**NICK MOORE**  
Category X  
334.5% Performance Factor



**DUSTIN VENEKAMP**  
Category III  
171% Performance Factor



**ALBERT SERUR**  
Category V  
169% Performance Factor

Top three every month by performance factor.

## DECEMBER

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
<b>I Zachary Hart</b>	165.4	\$1,014,818	\$435,000	233.3	\$332,251	\$341,000	97.4	\$1,347,069	42.2		75.2
Surace-Smith	134.5	617,550	460,000	134.3	1,049,242	779,000	134.7	1,666,792	62.6		83.8
<b>III Dustin Venekamp</b>	171.0	\$183,734	\$135,000	136.1	\$257,349	\$125,000	205.9	\$441,083	48.7		74.8
Imran Satti	110.9	157,610	115,000	137.1	164,463	194,000	84.8	322,073	117.5		80.6
Steve Friedlander	97.0	137,861	130,000	106.0	169,596	193,000	87.9	307,457	-18.7		79.4
Laura Fisher	94.2	82,040	217,000	37.8	240,884	160,000	150.6	322,924	2.6		76.7
<b>IV Mathew Hart</b>	95.3	\$67,698	\$135,000	50.1	\$154,394	\$110,000	140.4	\$222,092	-1.2		78.9
<b>V Albert Serur</b>	169.0	\$127,148	\$73,000	174.2	\$140,872	\$86,000	163.8	\$268,019	161.3		77.3
<b>VI Hart-McCallum</b>	94.2	\$105,343	\$113,000	93.2	\$99,041	\$104,000	95.2	\$204,384	71.7	90	
<b>VII Byron Paz</b>	104.9	\$36,978	\$49,000	75.5	\$63,112	\$47,000	134.3	\$100,090	20.3		74.5
<b>VIII Johnson-Nelson</b>	127.1	\$64,434	\$34,000	189.5	\$37,518	\$58,000	64.7	\$101,952	195.7	91	
Greg Graham	103.4	43,728	47,000	93.0	43,241	38,000	113.8	86,970	18.5	83	
Correa-Hunt	102.5	47,906	49,000	97.8	38,574	36,000	107.1	86,480	186.1	93	
<b>X Nick Moore</b>	334.5	\$50,867	\$8,500	598.4	\$12,002	\$17,000	70.6	\$62,869	1,606.1	92	
Jay Washington	117.3	6,574	8,500	77.3	26,738	17,000	157.3	33,313	N/A	98	
Steve Svendsen	107.9	24,319	13,000	187.1	6,325	22,000	28.8	30,644	N/A	86	
Ryan Bisanz	106.2	23,611	32,000	73.8	30,513	22,000	138.7	54,124	1,224.2		77.0
John Young	92.0	35,233	32,000	110.1	16,246	22,000	73.8	51,479	151.2		77.4

## YTD

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
<b>I Surace-Smith</b>	115.2	\$5,981,662	\$5,520,000	108.4	\$11,412,617	\$9,348,000	122.1	\$17,394,279	35.3		83.8
Zachary Hart	100.0	6,094,319	5,220,000	116.7	3,409,968	4,092,000	83.3	9,504,287	18.3		75.2
Altig-Orlovic	96.6	13,897,167	15,231,000	91.2	27,972,856	27,419,000	102.0	41,870,022	12.4		78.1
<b>II Michael Vasu</b>	96.4	\$4,378,266	\$3,708,000	118.1	\$2,458,297	\$3,288,000	74.8	\$6,836,563	13.7		72.1
Tom Williams	95.3	1,928,813	1,884,000	102.4	3,433,310	3,888,000	88.3	5,362,123	8.3		72.4
Cohen-Cohen	92.4	1,704,974	2,028,000	84.1	4,257,181	4,224,000	100.8	5,962,155	10.9		80.8
Richard Correa	92.2	3,176,090	3,636,000	87.4	2,063,428	2,124,000	97.1	5,239,518	6.2		75.8
<b>III Dustin Venekamp</b>	156.7	\$2,086,070	\$1,620,000	128.8	\$2,769,282	\$1,500,000	184.6	\$4,855,352	83.7		74.8
Matt Henderson	103.5	1,999,332	2,400,000	83.3	1,884,961	1,524,000	123.7	3,884,293	16.0		72.5
<b>IV Kyle Johnson</b>	97.6	\$1,102,632	\$1,356,000	81.3	\$1,148,862	\$1,008,000	114.0	\$2,251,494	13.2		72.8
Mathew Hart	91.4	1,067,560	1,620,000	65.9	1,543,610	1,320,000	116.9	2,611,170	5.1		78.9
Cindy Furer	90.5	694,313	732,000	94.9	1,417,323	1,644,000	86.2	2,111,635	5.9		76.7
<b>V Albert Serur</b>	106.9	\$937,058	\$876,000	107.0	\$1,102,425	\$1,032,000	106.8	\$2,039,483	28.8		77.3
<b>VI Hart-McCallum</b>	123.1	\$618,652	\$534,000	115.9	\$703,828	\$540,000	130.3	\$1,322,481	65.3	90	
<b>VII Byron Paz</b>	129.9	\$732,871	\$588,000	124.6	\$762,188	\$564,000	135.1	\$1,495,059	60.3		74.5
Allan Jennings	100.8	588,828	768,000	76.7	839,984	672,000	125.0	1,428,812	21.5		79.2
Moswen Taylor	90.6	492,104	792,000	62.1	686,069	576,000	119.1	1,178,172	4.4		75.8
Travis Moody	90.2	490,370	564,000	86.9	863,595	924,000	93.5	1,353,965	10.5		80.2
<b>VIII Johnson-Nelson</b>	107.0	\$311,562	\$238,000	130.9	\$337,264	\$406,000	83.1	\$648,826	2.5	91	
Greg Graham	102.3	322,384	376,000	85.7	361,426	304,000	118.9	683,810	19.5	83	
<b>IX Souley Bah</b>	129.5	\$305,848	\$256,000	119.5	\$290,355	\$208,000	139.6	\$596,202	202.8	88	
<b>X Nick Moore</b>	290.6	\$114,400	\$25,500	448.6	\$67,625	\$51,000	132.6	\$182,025	841.7	92	
Ryan Bisanz	110.1	452,756	384,000	117.9	270,173	264,000	102.3	722,929	160.0		77.0
Jay Washington	97.0	15,345	25,500	60.2	68,217	51,000	133.8	83,562	N/A	98	

† Performance factor = (% F6 Mo Obj + % P6 Mo Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-X and Start-Up with minimum 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-X and Start-Up will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.



### CATEGORY I



**1**  
SUSAN GILBERT  
CHICAGO, IL



**2**  
RONA PILEGGI SPANO  
DARIEN, IL

### CATEGORY II



**1**  
KATHY PAPPAS  
ROSLYN HARBOR, NY



**2**  
GEORGE FARENTHOLD  
WASHINGTON, DC

### CATEGORY III



**1**  
SHANE KNOWLES  
CAPE ELIZABETH, ME



**2**  
KRISSA HENSLEY  
TOLEDO, OH

### CATEGORY IV



**1**  
VIVIAN DWYER  
HARTFIELD, VA



**2**  
TOMMY FLYNN  
SPOKANE, WA

### CATEGORY V



**1**  
RANDY STOCKLEY  
TWILLINGATE, NL



**2**  
MARIA SIERO  
AUSTIN, TX

### CATEGORY VI



**1**  
STEPHANIE BAUMANN  
SPOKANE, WA



**2**  
CINDY KUNCE  
BOARDMAN, OH

### CATEGORY VII



**1**  
DONNA ALTSHUE  
NORMAL, IL



**2**  
JERRY HARTNETT  
REYNOLDSBURG, OH

### CATEGORY VIII



**1**  
REBECCA KLEBSCH  
COLGATE, WI



**2**  
GABRIELA BERLONI  
TORONTO, ON

## TOP MANAGERS

### CATEGORY I



**1**  
DAWN TRUDDEN  
DUNLAP, IL

### CATEGORY II



**1**  
ROSANNA GILL  
WALTHAM, MA

### CATEGORY III



**1**  
AMANDA MLINAZ  
PLYMOUTH, WI

## INDIVIDUAL REPS: DECEMBER

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Susan Gilbert	7,104	1,720	413.0
	2	Rona Pileggi Spano	5,424	1,750	309.9
	3	Erica Dalager	4,275	1,472	290.4
II	1	Kathy Pappas	3,986	1,218	327.2
	2	George Farenthold	3,343	1,138	293.7
	3	Al Wall	1,998	1,165	171.5
III	1	Shane Knowles	3,454	959	360.2
	2	Krissa Hensley	1,789	973	183.9
	3	Tim O'Connor	1,692	1,098	154.1
IV	1	Vivian Dwyer	2,523	872	289.3
	2	Tommy Flynn	1,335	898	148.7
	3	Tony Anderson	1,327	940	141.2
V	1	Randy Stockley	2,968	782	379.6
	2	Maria Siero	1,814	752	241.2
	3	Cas Robinson	1,625	769	211.4
VI	1	Stephanie Baumann	2,118	669	316.6
	2	Cindy Kunce	1,360	640	212.5
	3	Carl Zablotty	1,235	675	183.0
VII	1	Donna Altshue	1,105	596	185.3
	2	Jerry Hartnett	1,049	626	167.5
	3	Ralph Beard	817	516	158.3
VIII	1	Rebecca Klebsch	3,588	486	738.3
	2	Gabriela Berloni	1,167	220	530.5
	3	Kevin McKeen	1,645	461	356.8
Rookie	1	Rebecca Klebsch	3,588	486	738.3
IceBreaker	1	Lisa Queener	842	489	172.2

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Malka Arony	44,315	33,504	132.3
	2	Brenda Di Somma	27,112	21,781	124.5
	3	Robin Andrade	27,363	26,905	101.7
II	*1	David Scalisi	22,968	13,619	168.6
	2	Lori Vaughn	21,650	14,042	154.2
	3	George Farenthold	19,453	13,653	142.5
III	*1	Tim O'Connor	17,970	13,178	136.4
	2	Leo Van Den Bussche	13,606	11,845	114.9
	3	Gary Rothman	11,997	11,915	100.7
IV	*1	Lisa Bennett	13,433	10,618	126.5
	2	Tommy Flynn	12,962	10,777	120.3
	3	Sue Akers	12,701	10,586	120.0
V	*1	Michael Cooper	13,844	9,362	147.9
	2	Randy Stockley	12,442	9,384	132.6
	3	Lou Nell Busby	11,647	9,241	126.0
VI	*1	Stephanie Baumann	10,832	8,030	134.9
	2	Lisa West	10,117	8,099	124.9
	3	Carl Zablotty	10,091	8,100	124.6
VII	*1	Sarah Thomson-Dufrechou	9,273	7,489	123.8
	2	Ralph Beard	6,729	6,190	108.7
	3	Dianna Lueke	6,642	6,612	100.4
VIII	*1	Rebecca Klebsch	14,460	5,832	247.9
	2	Kevin McKeen	9,451	5,534	170.8
	3	Katy Hogge	9,107	5,747	158.5

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: DECEMBER

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Dawn Trudden	19,900	8,926	222.9
	2	Brian Ryan	11,691	7,576	154.3
II	1	Rosanna Gill	8,228	4,381	187.8
	2	Christa Davis	7,639	4,712	162.1
III	1	Amanda Mlinaz	6,621	2,858	231.6
	2	Deborah Boles	8,233	6,877	119.7

## MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Cindy Cleary	84,997	70,093	121.3
	2	Tami Williams	91,015	83,781	108.6
II	*1	Christa Davis	62,758	56,544	111.0
	2	Carmella Swanson	70,546	68,555	102.9
III	*1	JT Tasker	59,179	49,456	119.7
	2	Amanda Mlinaz	37,031	34,300	108.0

## MOST CARDS GENERATED: YTD

- 1**  
MALKA ARONY  
44,315
- 2**  
ROBIN ANDRADE  
27,363
- 3**  
BRENDA DI SOMMA  
27,111



**1**  
MALKA ARONY  
CAVE CREEK, AZ






### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.



# WORLD'S GREATEST BONUS

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>\$16,748</b> Bob Olson	<b>\$10,578</b> Surace-Smith	<b>\$10,275</b> Cisco Perez	<b>\$9,556</b> Simon Arias	<b>\$9,083</b> Altig-Orlovic

## DECEMBER BONUS LEADERS



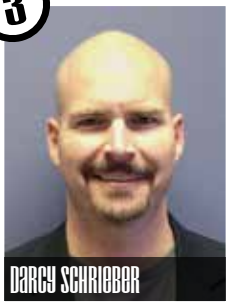


PAYOUT: \$2,081,572

QUALIFIERS: 3,604

<ul style="list-style-type: none"> <li>\$ 16,748 Al Alkurd</li> <li>10,578 Ryan Vance</li> <li>10,275 Susan Bedrossian</li> <li>9,556 Mark Diskin</li> <li>9,083 Katie Massart</li> <li>7,945 Elizabeth Garcia</li> <li>7,882 Liza Gacovic</li> <li>6,921 Brooklyn Mims</li> <li>6,871 Oleg Novitchii</li> <li>6,305 Muhammed Ashraf</li> <li>6,292 Priscila Gonzalez</li> <li>5,911 Michael van Delft</li> <li>5,869 Crystal Larkins</li> <li>5,637 Brian Cabral</li> <li>5,542 Valentina Gojcay</li> <li>5,523 Bryan Juskiw</li> <li>5,198 Marian Sertler</li> <li>5,141 Paul M Smith</li> <li>5,059 Daniel Prinzo</li> <li>5,016 Mack Hanna</li> <li>4,939 Alex Gonzales</li> <li>4,817 Johannes Boll</li> <li>4,778 Devante Shiers</li> <li>4,753 Matthew Lehman</li> <li>4,745 Noli Alea</li> <li>4,571 Alipate Makau</li> <li>4,542 Valencia Ulaj</li> <li>4,481 Joseph Sarasin</li> <li>4,479 Adem Abdula</li> <li>4,391 Ji Young Kim</li> <li>4,300 Jacqueline Kabluyen</li> <li>4,100 Kevin Ishikane</li> <li>4,058 Ian Rouleau</li> <li>4,010 Eric LaBossiere</li> <li>3,963 Maren Conway</li> <li>3,940 Jordon Graham</li> <li>3,852 Aleksander Prela</li> <li>3,807 John Vacca</li> <li>3,806 Mike Reed</li> <li>3,773 Joey Kennedy</li> <li>3,766 Kristina Joachim</li> <li>3,657 David Ruhara</li> <li>3,632 Klaidi Gaci</li> <li>3,572 Harvey Quinn</li> <li>3,521 Roghie Hassan Lou</li> </ul>	<ul style="list-style-type: none"> <li>\$ 3,424 Lon Jakaj</li> <li>3,405 Joel Trask</li> <li>3,346 Lily Sakai</li> <li>3,344 Jeremy Mullins</li> <li>3,334 Joachim Jean</li> <li>3,289 Nicholas Gojcay</li> <li>3,271 David Staffieri</li> <li>3,262 Christabel Ormelas</li> <li>3,259 Rajana Chopra</li> <li>3,258 Trenton Miller</li> <li>3,243 Richard Carter</li> <li>3,145 Brock Lampe</li> <li>3,122 Robert Ensing</li> <li>3,119 Peter Gabranski</li> <li>3,060 Tony Georges</li> <li>3,006 Kenneth Self</li> <li>2,938 Alex Miller</li> <li>2,913 Richard Millington</li> <li>2,878 Kimberly Alston</li> <li>2,865 Jean Joseph</li> <li>2,858 Eddie Beleshi</li> <li>2,828 Revawn Wilson</li> <li>2,821 Gary Bias</li> <li>2,797 Kevin Gillum</li> <li>2,773 Kyle Aderohunmu</li> <li>2,760 Matthew Zang</li> <li>2,750 Cathleen Hairston</li> <li>2,723 Philomene Tshimbolela</li> <li>2,705 Cathy Dishong</li> <li>2,682 Benjamin Van Fossen</li> <li>2,656 Mike Allen</li> <li>2,655 Bruce Tan</li> <li>2,646 Tania Salas Hurtado</li> <li>2,635 Omar Hashimi</li> <li>2,614 Clint Perry</li> <li>2,603 George Kamel</li> <li>2,601 Mohamad Raychouni</li> <li>2,577 Myra Espinoza</li> <li>2,569 Lawrence Gannan</li> <li>2,556 Marianna Walsh</li> <li>2,541 Kevin Appasamy</li> <li>2,541 Kelvin Ellmers</li> <li>2,540 Katherine Manzagol</li> <li>2,534 Maria Ramirez</li> <li>2,527 Phi Phan</li> <li>2,518 Edmaggie Myrthil</li> </ul>	<ul style="list-style-type: none"> <li>\$ 2,514 Timothy Bugge</li> <li>2,501 Carmen Arroyo</li> <li>2,499 Ronald McCormick</li> <li>2,493 Tisha Joyner</li> <li>2,492 Tiffany Harmouche</li> <li>2,487 Valentino Kalaj</li> <li>2,456 Hany Mikhail</li> <li>2,418 Tiffany Harmouche</li> <li>2,446 Milovale Nauma</li> <li>2,441 Peer Shmelzer</li> <li>2,424 Abena Edwards</li> <li>2,418 Tiffolle Ientile</li> <li>2,415 Timothy Copenhaver</li> <li>2,411 Brandon Dusevic</li> <li>2,390 Sarah Gilmore</li> <li>2,384 Alex Miller</li> <li>2,380 Daniel Martinsen</li> <li>2,375 Deonte Jones</li> <li>2,372 Matthew Sutton</li> <li>2,347 Sean Ewing</li> <li>2,340 Jean Etahe Limongo</li> <li>2,338 Rashmi Kanjia</li> <li>2,314 Trevor Bailey</li> <li>2,310 Johnathon Bogoslawski</li> <li>2,302 Andrew Pham</li> <li>2,292 Juliana Quessa</li> <li>2,285 Matthew Dzurilla</li> <li>2,274 Richard Tabanji</li> <li>2,260 Jonathan Daal</li> <li>2,249 Max Quasem</li> <li>2,246 Lee Jeffers</li> <li>2,234 Ed Olfert</li> <li>2,218 Andrew Leah</li> <li>2,211 Eugene Kashkin</li> <li>2,209 Dominic Facchini</li> <li>2,204 Emilienne Lubinchery</li> <li>2,182 Julia Loboda</li> <li>2,163 Ibrahim Bah</li> <li>2,158 Joshua Dishong</li> <li>2,156 Jedidiah Tropkoff</li> <li>2,151 Joseph Delaura</li> <li>2,137 Mark Lomonaco</li> <li>2,137 Maxon Ramirez</li> <li>2,136 Fran Nuculovic</li> <li>2,131 Denis Snyder</li> </ul>	<ul style="list-style-type: none"> <li>\$ 2,128 Ellen Schultz</li> <li>2,127 Felicia Steele</li> <li>2,110 Mike Sukhbaatar</li> <li>2,093 Wislaine Laurent</li> <li>2,081 Erin Moyer</li> <li>2,072 Tyler McKnight</li> <li>2,065 Gloria Mendoza</li> <li>2,062 Jason Isanberg</li> <li>2,047 Anthony Dixon</li> <li>2,038 Celinda Flores</li> <li>2,027 Victor Ledesma</li> <li>2,018 Michael Giachetti</li> <li>2,017 Alesandra Nicaj</li> <li>2,004 Gustavo Avila</li> <li>2,004 Sam Chan</li> <li>2,001 Scott Florin</li> <li>1,997 Pablo Zetina</li> <li>1,985 Gregory Kliment</li> <li>1,983 Elhanan Sing</li> <li>1,976 Richard Sidoti</li> <li>1,969 Joey Sales</li> <li>1,964 Shtjefen Ljuljguraj</li> <li>1,956 Deidra Sherman</li> <li>1,947 Llleison Martinez</li> <li>1,940 Constance Tuiteleleapaga</li> <li>1,939 Anthony Ferraro</li> <li>1,939 Gian Trinidad</li> <li>1,928 Christopher McFoy</li> <li>1,924 Luis Suarez</li> <li>1,922 Daniel Bean</li> <li>1,917 Yolette Mompoint</li> <li>1,910 Robert Trypus</li> <li>1,904 Sunnie McRee</li> <li>1,902 Dustin Dunbar</li> <li>1,899 Douglas Clarke</li> <li>1,899 Cameron Ashcroft</li> <li>1,890 Ethan Dewey</li> <li>1,882 Marquel Burns</li> <li>1,878 Andrew Bishop</li> <li>1,870 Edrick Brooks</li> <li>1,865 Eleanor Powell</li> <li>1,864 Sayd Hopiane</li> <li>1,862 Albert Olesko</li> <li>1,850 Corey LaVigne</li> <li>1,849 Ashley Hutson</li> <li>1,846 Colin Ghee</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,841 Ifeanyi Ufondo</li> <li>1,837 Ross Ewen</li> <li>1,837 Jonathan Growe</li> <li>1,834 Christian Gojcay</li> <li>1,832 Justin Germany</li> <li>1,830 Zachery Hawthorne</li> <li>1,828 Anggie Andrade-Salazar</li> <li>1,826 Janelle Dutra</li> <li>1,821 Christopher Walker</li> <li>1,812 Ikram Al-Shobaki</li> <li>1,807 Fritznel Octave</li> <li>1,796 George Shafiek</li> <li>1,781 Kasey Williamson</li> <li>1,778 Patricia Santamarina</li> <li>1,773 Stephanie Lovins</li> <li>1,768 Cory McNutt</li> <li>1,751 Alexander Sias</li> <li>1,745 Kristin Murphy</li> <li>1,742 Dustin Edgell</li> <li>1,735 Ronald Rivera</li> <li>1,728 Riley Peters</li> <li>1,717 Arynne McCarthy</li> <li>1,715 Hazem Aboueldahab</li> <li>1,714 Charles Gotcher</li> <li>1,709 Brandon Hester</li> <li>1,705 Drew Langille</li> <li>1,701 Jonathan Drummond</li> <li>1,684 Joan Bonvicini</li> <li>1,683 Patrick Locke</li> <li>1,671 Leonardo Perez</li> <li>1,669 Fabiola Del Palacio</li> <li>1,666 Andy Dorf</li> <li>1,663 Steven Shavers</li> <li>1,661 Donald Gregoire</li> <li>1,656 Joseph Schleicher</li> <li>1,653 Elyse Bryan</li> <li>1,649 Jonathan Maust</li> <li>1,636 Kyle O'Brien</li> <li>1,636 Daniel Rocha</li> <li>1,636 Tyler Schabroni</li> <li>1,634 Riche Hays</li> <li>1,625 Corey Kmetz</li> <li>1,624 Corey Fjerstad</li> <li>1,623 Brandon Robinson</li> <li>1,618 Rachel Seddon</li> <li>1,612 Joel Jesurun</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,611 Anthony Petrosky</li> <li>1,610 Chad Panzer</li> <li>1,606 Lucas Bauer</li> <li>1,605 Ronald Knoedler</li> <li>1,603 Jason Moser</li> <li>1,597 Michael Pozzuto</li> <li>1,593 Rochelle Royce</li> <li>1,588 Precious Fulger</li> <li>1,584 Andrew Kutcher</li> <li>1,584 Benton Tong</li> <li>1,577 Kyle Lewicki</li> <li>1,575 Lincoln Dziekonski</li> <li>1,575 Michael Scatena</li> <li>1,571 Alexander Johnston</li> <li>1,569 Andrew Severson</li> <li>1,566 Sean Shephard</li> <li>1,564 Travis Johnson</li> <li>1,563 Adrain Alfred</li> <li>1,562 Aljban Jashari</li> <li>1,558 Jessie Medina</li> <li>1,550 Mohammad Alalol</li> <li>1,544 Sean Grant</li> <li>1,541 Daryl Graham</li> <li>1,541 Patrick Ngangyou Tchouchui</li> <li>1,540 Noah Bort</li> <li>1,538 Troy Quintal</li> <li>1,531 Cory Cannataro</li> <li>1,531 Ethan Barnt</li> <li>1,529 Stacy Tinsley</li> <li>1,527 Matthew Wilson</li> <li>1,526 Mary Robinson</li> <li>1,524 Antonio Pacifico</li> <li>1,522 Ala Awad</li> <li>1,521 Karen Lamey</li> <li>1,514 Mario Andres Chavez</li> <li>1,513 Virakbot Oung</li> <li>1,509 Kimberly Salemo</li> <li>1,500 Lee Winter</li> <li>1,498 Zachary Whipple</li> <li>1,498 Melinda Skinner</li> <li>1,496 Christopher Visci</li> <li>1,495 Anthony Chirico</li> <li>1,491 Andrew Siebert</li> <li>1,489 Avery Prince</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,487 Therese Bolese</li> <li>1,484 Jesse Medina Nunez</li> <li>1,482 Carrisa Korres</li> <li>1,482 Aaron Mathews</li> <li>1,482 Shome Brown</li> <li>1,479 Turissa Keys</li> <li>1,478 William Thomas</li> <li>1,468 James Keefer</li> <li>1,467 Octavio Villa</li> <li>1,466 Julian Dickinson</li> <li>1,465 Ashley Gallegos</li> <li>1,463 Mark Hart</li> <li>1,458 Branimir Galjovski</li> <li>1,455 George Connell</li> <li>1,448 Maddeson Coder</li> <li>1,448 Joshua Francoeur</li> <li>1,444 Theodoros Morisis</li> <li>1,443 Stacey Moss</li> <li>1,442 Jorge Toribio</li> <li>1,441 Jeon Foley</li> <li>1,435 Aaren Sellers</li> <li>1,434 Aaron Voegel</li> <li>1,430 Yadollah Pourjalali</li> <li>1,429 Anthony Dallas</li> <li>1,423 Brielle Killian</li> <li>1,423 Daniel Craley</li> <li>1,418 Patrick Guthrie</li> <li>1,417 Sylvain Kalombo</li> <li>1,414 Aleksyi Yi</li> <li>1,413 Samson Adelufosi</li> <li>1,413 Belal Majid</li> <li>1,413 Richard Bentley</li> <li>1,412 Scott Remmey</li> <li>1,412 Wayne Doucet</li> <li>1,405 Chauntel Nakata</li> <li>1,402 Leodany Martinez Caldera</li> <li>1,397 James Higgins</li> <li>1,397 Jorge Alvarez</li> <li>1,395 Joshua Rauser</li> <li>1,394 Zachary Robertson</li> <li>1,391 Candy Henderson</li> <li>1,386 Keith Williams</li> <li>1,382 Ryan Fogel</li> <li>1,378 Daniel Shippee</li> <li>1,377 Jefferson Martinez</li> <li>1,376 Aleetra Kelley</li> <li>1,374 Orett Nelson</li> <li>1,371 Vera Leus</li> <li>1,368 Myaa Fallon</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,365 Mario Hajro</li> <li>1,357 Vincent Romito</li> <li>1,355 Derek Jansen</li> <li>1,351 Joowan Lee</li> <li>1,351 Salanieta Ahlbrandt</li> <li>1,351 Christina Meyer</li> <li>1,350 Michael Tolman</li> <li>1,349 Hala Herbali</li> <li>1,346 Bradley Christiansen</li> <li>1,343 Ruben Soberanes</li> <li>1,343 Robert Drake</li> <li>1,335 Lynn Doolittle</li> <li>1,335 Sean Murphy</li> <li>1,332 Rafaela Krohling</li> <li>1,330 Candace Dillon</li> <li>1,330 Jose Rubio</li> <li>1,328 Jeffery Roland</li> <li>1,327 Shannon Stroud</li> <li>1,326 Cody Fink</li> <li>1,324 Tasha Tucker</li> <li>1,320 Jessline Fermin</li> <li>1,320 Violetta Raddell</li> <li>1,319 Brandon Clark</li> <li>1,314 Aaron Chen</li> <li>1,311 Tina Nelson</li> <li>1,310 Steven Baum</li> <li>1,309 Sonia Silva</li> <li>1,308 John Curry</li> <li>1,307 Patton LePlatt</li> <li>1,304 Julia Martins</li> <li>1,304 Christopher Rantanens</li> <li>1,302 Obed Hernandez</li> <li>1,302 Konstantina Skalkos</li> <li>1,301 Joshua Jahnish-Maltese</li> <li>1,292 Craig Strompf</li> <li>1,292 Ervin Cruz</li> <li>1,291 John Nell</li> <li>1,290 Austin Nguyen</li> <li>1,289 Conzita Goveas</li> <li>1,288 Diana Al Ali</li> <li>1,288 Einstein Zarzuela</li> <li>1,286 Sean Walsh</li> <li>1,282 Karen Hamilton</li> <li>1,282 Rose Nelson</li> <li>1,277 John P Fitzgerald</li> <li>1,276 Shalom Chaimov</li> <li>1,274 Ricardo Benson</li> <li>1,199 Gerardo Gonzalez</li> <li>1,196 Kasali Kotun</li> <li>1,195 Cherri Xie</li> <li>1,192 Susan daCruz</li> <li>1,192 Kinga Filipiak</li> <li>1,191 Kayla Mumford</li> <li>1,191 Steven Sparkes</li> <li>1,191 Ashley Rust</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,190 Paramjit Sangha</li> <li>1,189 Gregorio Albao</li> <li>1,188 Zachary Young</li> <li>1,186 Won Kwak</li> <li>1,183 Danh Bui</li> <li>1,183 Nathan Hepner</li> <li>1,180 Jesse Wise</li> <li>1,179 Ngan Pham</li> <li>1,177 Dustin Nispel</li> <li>1,176 Victoria Lammey</li> <li>1,175 Dale Canterbury</li> <li>1,173 Alexander Del Castillo</li> <li>1,173 Manale Elawad</li> <li>1,173 Josephine Foo Chong</li> <li>1,166 Stephen Coons</li> <li>1,162 Alexander Mann</li> <li>1,160 Kamal Carnegie</li> <li>1,160 Deshawn Moore</li> <li>1,158 Christopher Leasure</li> <li>1,157 Ashley Johnston</li> <li>1,155 Johnathan Kyte</li> <li>1,155 Bryan Fronberger</li> <li>1,154 Sean Mitchell</li> <li>1,154 Swann Moore</li> <li>1,150 Logan Klink</li> <li>1,149 John Ochoa Correa</li> <li>1,146 John Lamere</li> <li>1,146 Jaiden Vu</li> <li>1,145 Angela Black</li> <li>1,141 Michael Desharnais</li> <li>1,141 Ryan Misner</li> <li>1,141 Joel Acosta</li> <li>1,140 Dwight Dube</li> <li>1,136 Elba Diaz</li> <li>1,134 Michael Gordon</li> <li>1,133 Allen Alahari</li> <li>1,133 Sophie Maes</li> <li>1,132 Perry Reed</li> <li>1,131 Jennifer Holliday</li> <li>1,131 Casey Finley</li> <li>1,129 Joshua A Pinckney</li> <li>1,127 Loua Farunia</li> <li>1,125 Graeme Andreoli</li> <li>1,123 Brian Obrecht</li> <li>1,117 Awa Babou</li> <li>1,114 Andrey Vail</li> <li>1,112 Eli Parra</li> <li>1,110 Michael Birmingham</li> <li>1,110 Matthew Willrodt</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,109 Michael Heiring</li> <li>1,109 Young Lee</li> <li>1,106 Travis Barnes</li> <li>1,105 Carlos Garcia</li> <li>1,105 Venus Grier</li> <li>1,103 Todd Timler</li> <li>1,103 Samuel Boyle</li> <li>1,099 Vishwanath Sankaran</li> <li>1,098 Melissa Losk</li> <li>1,097 Anthony Spataro</li> <li>1,095 Paul Wilson</li> <li>1,095 Fabian Aniekwensi</li> <li>1,095 Hunter Welty</li> <li>1,094 Michele Kieffer</li> <li>1,093 Tristan Webb</li> <li>1,090 Cleopatra Sola</li> <li>1,090 Karen Davis</li> <li>1,089 Yihsin Huang</li> <li>1,089 Jovanie Scarlett</li> <li>1,088 Andrew Chambers</li> <li>1,084 Stephanie Novel</li> <li>1,083 John-Ryan Goguen</li> <li>1,082 Joseph Dillon</li> <li>1,081 Aubrey Kettle</li> <li>1,080 Betsy Adney</li> <li>1,080 Erna Gasanin</li> <li>1,080 Stella Roznovan</li> <li>1,078 Ann Marie Taylor</li> <li>1,078 Peter Skarzynski</li> <li>1,077 Nicole Goleski</li> <li>1,075 Daniel Petek</li> <li>1,075 Shane Valentine</li> <li>1,074 Rafael Marte Acosta</li> <li>1,073 Ananthanarayana Srinivasan</li> <li>1,071 Braxton Palmer</li> <li>1,069 David Gallagher</li> <li>1,069 Meardey Kim</li> <li>1,067 Danita George</li> <li>1,067 Brenda Gamboa Ramirez</li> <li>1,066 LC Clark</li> <li>1,065 Steven Valentim</li> <li>1,065 David Melendrez</li> <li>1,064 Frezno Pias</li> <li>1,064 Logan Holle</li> <li>1,063 Amy Shui</li> <li>1,062 Brian Melvin</li> <li>1,062 Timothy Moody</li> <li>1,061 Ronald L Davis</li> <li>1,060 Hayden Hill</li> </ul>	<ul style="list-style-type: none"> <li>\$ 1,056 Joseph Hedborn</li> <li>1,054 Oscar Garcia-Gomez</li> <li>1,052 Jacob Vargas</li> <li>1,050 Alvin Ali</li> <li>1,049 Richard Whyte</li> <li>1,048 Preeti Sahgal</li> <li>1,047 Luc Do</li> <li>1,046 Debra Small</li> <li>1,046 Austin Timmons</li> <li>1,045 Valerie Baldwin</li> <li>1,045 Raymond Angeles</li> <li>1,043 Keith Doran</li> <li>1,041 Kendall Wilson</li> <li>1,040 James Walton</li> <li>1,038 Kempton Perry</li> <li>1,038 Christopher Bentley</li> <li>1,037 Jennifer Reed</li> <li>1,037 Courtney Griggs</li> <li>1,037 Immacula Didier</li> <li>1,035 Eric Thompson</li> <li>1,035 Lionel Njeukam</li> <li>1,033 Kemberly Sousa</li> <li>1,029 Garry Roland</li> <li>1,028 Damaris Trejo</li> <li>1,023 Scott Galliford</li> <li>1,023 Aleshia Warner</li> <li>1,022 Jeremy Engrav</li> <li>1,021 Mark Cormier</li> <li>1,020 Michael Bess</li> <li>1,019 Krystal Grant</li> <li>1,019 James Robinson</li> <li>1,016 Shauna Hannemann</li> <li>1,016 Joshua Mitchell</li> <li>1,015 Jordan Siudy</li> <li>1,015 Cristi Huffman</li> <li>1,014 Veronica Coval</li> <li>1,013 Matthew Dawson</li> <li>1,013 Peter Kaplanis</li> <li>1,011 Nailah Hester</li> <li>1,011 Duni Olusegun</li> <li>1,011 Paul Rhoton</li> <li>1,010 Cristobal Tello Alderete</li> <li>1,008 Juliya Ostapuyuk</li> <li>1,005 Michael Ezeafulukwe</li> <li>1,002 Robert Adrahtas</li> <li>1,002 Ricardo Grandt</li> <li>1,001 Katelyn Miller</li> <li>1,000 Jeremy Osborn</li> </ul>
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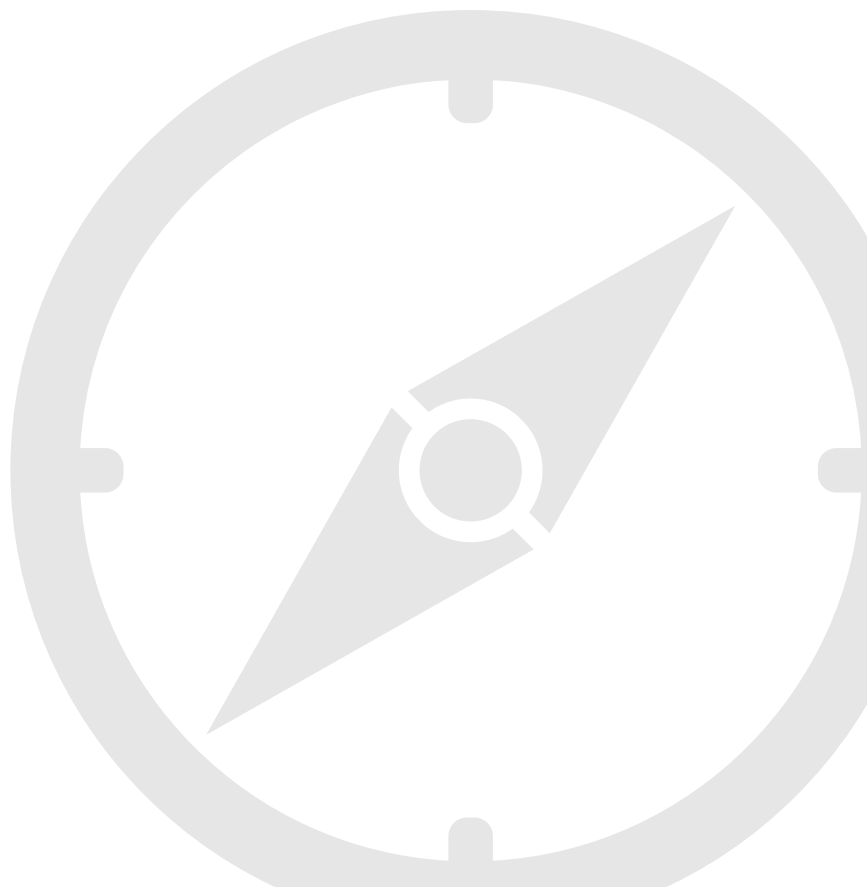


# LEADERSHIP BONUS

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>MARC SALVAGGI</b> \$76,733 Surace-Smith	<b>MARK DUSHAJ</b> \$61,170 Zachary Hart	<b>DARCY SCHRIOBER</b> \$47,743 Zachary Hart	<b>MATTHEW PARKS</b> \$37,494 Surace-Smith	<b>MARK NEILSON</b> \$35,710 Altig-Orlovic

## DECEMBER BONUS LEADERS | PAYOUT: \$1,751,737 | QUALIFIERS: 669

- |  |   |  |  |   |  |  |   |   |   |  |  |
|--|---|--|--|---|--|--|---|---|---|--|--|
| <ul style="list-style-type: none"> <li>\$ 76,733 Marc Salvaggi</li> <li>61,170 Mark Dushaj</li> <li>47,743 Darcy Schriober</li> <li>37,494 Matthew Parks</li> <li>35,710 Mark Neilson</li> <li>28,656 Robert Kanaan</li> <li>23,933 Daniel Hartwig</li> <li>19,840 Joshua Dishong</li> <li>19,406 David Wang</li> <li>17,254 Elyse Bryan</li> <li>16,663 Scott Wheeler</li> <li>15,983 Ryan Stenglein</li> <li>15,816 Daniel G Johnson</li> <li>15,679 Doreen Ryan-Foti</li> <li>15,400 Matthew Conrad</li> <li>14,602 Joshua Crisp</li> <li>14,385 Zach Otto</li> <li>14,150 Jeffrey Hudson</li> <li>13,956 Brian Zuzick</li> <li>13,907 Anita Ferris</li> <li>11,864 Patrick Knouse</li> <li>11,725 Paul Kelly</li> <li>11,683 Jake Yagjian</li> <li>11,634 Justin Adams</li> <li>11,527 Dominic Telymonde</li> <li>11,198 Steven King</li> <li>10,896 Andrew Batten</li> <li>10,825 Bobby Swzaja</li> <li>10,739 DeAnthony Hartman</li> <li>10,620 Brent Bowling</li> <li>10,607 Edward Nguyen</li> <li>10,151 Elias Boles</li> <li>10,125 Jason Bratin</li> <li>9,735 Blake Higuchi</li> <li>9,355 Jason Green</li> <li>9,240 Joshua Krueger</li> <li>9,238 George Kamel</li> <li>9,153 David Carpenter</li> <li>9,002 Shahab Mahdaveinejad</li> <li>8,760 Corey Helly</li> <li>8,532 Tina Janti</li> <li>8,440 Derek Foore</li> <li>8,406 Eugene Garcia</li> <li>8,254 John M McGrath</li> <li>7,999 Sean Velasquez</li> <li>7,862 Ernest Powell</li> </ul> | <ul style="list-style-type: none"> <li>\$ 7,775 Sara Vaz</li> <li>7,763 Andrew Wagner</li> <li>7,483 Bobby Gujral</li> <li>7,407 Jeffery Thiel</li> <li>7,262 Mario Hajro</li> <li>7,202 Britton Costa</li> <li>7,140 Fritznel Octave</li> <li>7,138 Alex Roland</li> <li>7,044 Joshua Randolph</li> <li>6,833 Nicholas Lorence</li> <li>6,779 Alma Lozano</li> <li>6,688 Mahadai Kryshundayal</li> <li>6,655 Paul M Smith</li> <li>6,620 Brian Schreiter</li> <li>6,619 Jose Viramontes</li> <li>6,573 Thomas Vena</li> <li>6,456 Duane Shaw</li> <li>6,429 Matthew Turnquist</li> <li>6,337 Walter Icaza</li> <li>6,328 London Burnett</li> <li>6,239 Reynolds Akaumoa</li> <li>6,045 Joshua West</li> <li>5,696 Chris La Fond</li> <li>5,603 Anthony Theriault</li> <li>5,597 Brandon Summerton</li> <li>5,595 Atta Saleh</li> <li>5,441 Roger Fung</li> <li>5,222 Nasr Quadri</li> <li>5,170 Matthew Diulus</li> <li>5,130 Kyle Lewicki</li> <li>5,103 Dustin Dunlap</li> <li>5,095 Carlo Buhay</li> <li>5,089 Daisy Pyeatt</li> <li>5,063 Michael Russin</li> <li>5,062 Justin Hermann</li> <li>5,040 Aaron Friedlander</li> <li>4,978 Kimberly Hamilton</li> <li>4,948 Dustin Dunbar</li> <li>4,935 Samy Jacques</li> <li>4,913 Jeffrey Hall</li> <li>4,904 Tyler Worstell</li> <li>4,849 James Tolley</li> <li>4,844 Thomas Huynh</li> <li>4,823 Corey Hallam</li> <li>4,820 Stephen Giddens</li> <li>4,800 Harold Durana</li> </ul> | <ul style="list-style-type: none"> <li>\$ 4,789 Lamar Livingston</li> <li>4,764 Mathew Simonson</li> <li>4,746 Peter Kwiatkowski</li> <li>4,745 Nic Iagulli</li> <li>4,728 Demitrius Lucas</li> <li>4,617 Lorena Barriere</li> <li>4,581 Jonathan Emura</li> <li>4,517 Andrew McQuade</li> <li>4,490 Alix Albright</li> <li>4,383 Patrick Stenglein</li> <li>4,365 Yemi Akinade</li> <li>4,335 Luay Ghawi</li> <li>4,333 Beau Lockner</li> <li>4,312 Eric Thompson</li> <li>4,270 William Tompkins</li> <li>4,220 Alon Fischer</li> <li>4,163 Ryan McIntosh</li> <li>4,155 Rodney Ward</li> <li>4,113 Ryan Wilson</li> <li>4,029 Paul Zuzick</li> <li>4,024 Michael DeGiovanni</li> <li>3,999 Meaghan Krecsko</li> <li>3,967 Levar Morgan</li> <li>3,923 Jordan Reinhold</li> <li>3,884 Deana Plaster</li> <li>3,881 Travis Picklesimer</li> <li>3,879 Alberto Alcalá</li> <li>3,857 Melinda-Rae Lyse</li> <li>3,838 Nacole Newbold</li> <li>3,818 Christine Moore</li> <li>3,810 Joseph Kanaan</li> <li>3,704 Hirenkumar Patel</li> <li>3,678 Michael Gerstein</li> <li>3,674 John Bacaron</li> <li>3,663 Paul Streater</li> <li>3,652 Joseph Tomanovich</li> <li>3,643 Michael Clemente</li> <li>3,632 William Robinson</li> <li>3,591 Jonni Ng</li> <li>3,583 Shalom Chaimov</li> <li>3,551 Paul Samra</li> <li>3,507 Brett Maurice</li> <li>3,460 Michael Musso</li> <li>3,374 Dan Ikei</li> <li>3,371 Charles Ferrari</li> <li>3,337 Emma Sermos</li> </ul> | <ul style="list-style-type: none"> <li>\$ 3,337 Michael Mandella</li> <li>3,303 Francis Ingulli</li> <li>3,289 David Higa</li> <li>3,260 Javier G Diaz</li> <li>3,226 Phillip Waisman</li> <li>3,152 Glenn Martin</li> <li>3,122 Carlos Arballo</li> <li>3,119 Morgan Lobello</li> <li>3,111 Andre Hawthorne</li> <li>3,094 Steven Baum</li> <li>3,050 Alifonzo Garcia</li> <li>3,022 Travis Kovach</li> <li>3,022 Jonathan L Jones</li> <li>3,016 Richmond Gerrish</li> <li>2,967 Jessica Wilhite</li> <li>2,966 Patrycja Grudzinska</li> <li>2,959 Jinelly Urena</li> <li>2,940 Temesghen Starr</li> <li>2,938 Kasali Kotun</li> <li>2,906 Kenan Hyseni</li> <li>2,905 Brody Maughan-Evanson</li> <li>2,902 Ronald Rivera</li> <li>2,887 Sylvain Kalombo</li> <li>2,862 Timothy Bugge</li> <li>2,851 Duni Olusegun</li> <li>2,836 Alex Smith</li> <li>2,820 Johnny Ramos</li> <li>2,779 Deserick Davenport</li> <li>2,765 Samuel Cohen</li> <li>2,738 Nicholas Engrav</li> <li>2,720 Kelvin Fernandez</li> <li>2,682 Rachel Brown</li> <li>2,677 Christopher Hintz</li> <li>2,627 Andrew Chambers</li> <li>2,613 Aaron Lammey</li> <li>2,608 Robert R Hamilton</li> <li>2,607 Marisa Willgruber</li> <li>2,568 Pedro Lemos</li> <li>2,553 Kay Pomroy</li> <li>2,545 Patrick Duray</li> <li>2,541 Shanita Ellmers</li> <li>2,535 Brandon Crosby</li> <li>2,505 Joshua Yurinko</li> <li>2,467 David Rigney</li> <li>2,453 Thomas Longino</li> <li>2,453 Mickey Adkins</li> </ul> | <ul style="list-style-type: none"> <li>\$ 2,452 Jordan Lacy</li> <li>2,439 Cara DeFiore</li> <li>2,428 Kody Kramme</li> <li>2,418 Micah Focken</li> <li>2,404 Troy Plummer</li> <li>2,399 Jesse Benwell</li> <li>2,375 Jeramey Pitman</li> <li>2,366 Aaron Haynes</li> <li>2,334 Christina Jauch</li> <li>2,309 Justin Sutton</li> <li>2,281 Robert Park</li> <li>2,274 George O'Shea</li> <li>2,264 Alta Herpel</li> <li>2,250 Lacey Davies</li> <li>2,247 Anthony Ferraro</li> <li>2,244 Kevin Appasamy</li> <li>2,222 Aziz Farsakh</li> <li>2,208 AshLynn Orng</li> <li>2,204 Dale Canterbury</li> <li>2,203 Alex Kae</li> <li>2,199 Sokol Fazliu</li> <li>2,189 Ashley Flood</li> <li>2,179 Calvin Shaw</li> <li>2,179 Dina Boghdady</li> <li>2,141 Christopher Botelhol</li> <li>2,141 Mia Mitchell</li> <li>2,137 Colin Quigley</li> <li>2,135 Jonathan Phillips</li> <li>2,111 Gevorg Yanukyanyan</li> <li>2,070 Juan Rivera</li> <li>2,047 David Staffiery</li> <li>2,047 Andre Bent</li> <li>2,040 Daryl Graham</li> <li>2,017 Tucker Gregor</li> <li>2,015 Janet Quintana</li> <li>2,012 Amr Shater</li> <li>2,003 Jenna Gula</li> <li>1,949 Christopher Rodriguez</li> <li>1,921 Travis Vaughn</li> <li>1,870 Patricia Cicerale</li> <li>1,870 Craig Strompf</li> <li>1,864 Young Lee</li> <li>1,856 Daven Hermosura</li> <li>1,839 Luuao Leota</li> <li>1,837 Rawad Elghadban</li> <li>1,821 Richard Tabanji</li> </ul> | <ul style="list-style-type: none"> <li>\$ 1,815 Robin Gonzalez</li> <li>1,815 Michael Russo</li> <li>1,804 Anthony Greco</li> <li>1,796 Tad Teeters</li> <li>1,769 Cody Langston</li> <li>1,769 John Ophals</li> <li>1,768 Aden Schrock</li> <li>1,748 Corey Cox</li> <li>1,738 Kristen Brown</li> <li>1,736 Laura Dennee</li> <li>1,730 Brandon Haley</li> <li>1,701 Melisa Rodriguez</li> <li>1,697 Andrew Hynan</li> <li>1,695 Sean Sparkman</li> <li>1,688 Rupinder Toor</li> <li>1,688 Matthew Cessna</li> <li>1,672 Elvis Durakovic</li> <li>1,665 Omar Billy</li> <li>1,655 Ashley Wenning</li> <li>1,649 Kevin Davis</li> <li>1,648 James Sherwood</li> <li>1,632 Yuriy Kosovan</li> <li>1,626 Kade Beck</li> <li>1,618 Matthew Russell</li> <li>1,603 Eric Watson</li> <li>1,593 Keith Doran</li> <li>1,587 Dana Black</li> <li>1,568 Trevor Tollefson</li> <li>1,566 Jamie Winters</li> <li>1,563 Matthew Cartwright</li> <li>1,561 Mack Doby</li> <li>1,548 Fran Kolos</li> <li>1,543 Sara Rostamjalilian</li> <li>1,540 George Bort</li> <li>1,539 Sherly Philippe</li> <li>1,538 Ashley Gallegos</li> <li>1,528 Michael Joseph</li> <li>1,524 Alexander Rollo</li> <li>1,510 Ariana Jones</li> <li>1,494 Oleg Novitchii</li> <li>1,482 Lidia Meglei</li> <li>1,480 Tabitha McDermid</li> <li>1,460 Kevin Wolfe</li> <li>1,456 Eric Peyton</li> <li>1,455 Michael C Williams</li> <li>1,446 Jesse Spencer</li> </ul> | <ul style="list-style-type: none"> <li>\$ 1,436 Alexandra Berberich</li> <li>1,435 Adem Abdula</li> <li>1,434 James Keefer</li> <li>1,429 Julian Dickinson</li> <li>1,416 Peter Gabranski</li> <li>1,411 James Jones</li> <li>1,405 John Sparby</li> <li>1,402 Iva Plummer</li> <li>1,392 Peter Cappuccio</li> <li>1,390 Daniel Prinzo</li> <li>1,389 James Franklin</li> <li>1,379 Cory Cannataro</li> <li>1,365 Alejandro Pineda</li> <li>1,344 Charley Forshee</li> <li>1,341 Michael Sherwood</li> <li>1,332 Trevor Mayer</li> <li>1,321 David Hausman</li> <li>1,320 Sean Hansen</li> <li>1,308 Jacob Brown</li> <li>1,300 Edmaggie Myrthil</li> <li>1,300 Garrett Shelton</li> <li>1,298 Chad McLaughlin</li> <li>1,281 Magda Figueiredo</li> <li>1,272 Richard Millington</li> <li>1,257 Abraham Weissman</li> <li>1,243 Hayden Hill</li> <li>1,241 Rex Munsey</li> <li>1,220 Menno Glick</li> <li>1,217 Angel Martinez</li> <li>1,213 David Hefflin</li> <li>1,213 Alipate Makaui</li> </ul> | <ul style="list-style-type: none"> <li>\$ 1,210 Clayton Slaughter</li> <li>1,205 Penelope King</li> <li>1,202 Constance Tuiteleapaga</li> <li>1,191 Christine Elledge</li> <li>1,175 Jordon Barron</li> <li>1,172 Christopher Muraca</li> <li>1,167 Jesse Rennich</li> <li>1,164 Mallory Eggleton</li> <li>1,163 Joshua Goodman</li> <li>1,157 Brandon Neal</li> <li>1,154 Jimez Parker</li> <li>1,146 Derek Woo</li> <li>1,143 Dylan Johnson</li> <li>1,140 Levi Porto</li> <li>1,133 Derron Alexander</li> <li>1,132 Austin Hamilton</li> <li>1,129 Michael van Delft</li> <li>1,115 Megan Connors</li> <li>1,112 Bryant Logan</li> <li>1,103 Daniel Martinsen</li> <li>1,085 Bilal Farsakh</li> <li>1,085 Joy Vann-Austin</li> <li>1,078 Chirotam Ilokwu</li> <li>1,074 Edwin Cuevas Quinones</li> <li>1,063 Mario Andres Chavez</li> <li>1,059 Natalie Linker</li> <li>1,050 Hector Mendez</li> <li>1,035 Jamell Ramsay</li> <li>1,032 Deonte Jones</li> <li>1,023 Edwin Delgado</li> <li>1,020 Shane Cabral</li> </ul> | <ul style="list-style-type: none"> <li>\$ 1,020 Eric Snyder</li> <li>1,012 Emil Mohareb</li> <li>1,003 Victoria Varney</li> <li>998 Karen Lamey</li> <li>997 Derya Ekren</li> <li>996 Tiffany Hamouche</li> <li>996 Deborah Paredes</li> <li>993 I-Perfection Harris</li> <li>989 Arthur Trost</li> <li>986 Kevin Hastings</li> <li>983 Joshua Reyes</li> <li>982 Erica Robertson</li> <li>976 Kendall Wilson</li> <li>972 Daniel Walton</li> <li>969 Celeste Dongell</li> <li>964 Tiffany Fallow</li> <li>963 Dwayne Nabors</li> <li>951 Mike Paragiou</li> <li>940 Alan Fricke</li> <li>936 Jessica Santamarina</li> <li>929 Saul Lopez</li> <li>922 Sacramento Juarez</li> <li>918 Joshua Lowman</li> <li>914 Alexis Pineiro</li> <li>904 David Herchick</li> <li>884 Adam Kidikas</li> <li>878 Alex Paguio</li> <li>878 Christopher McFoy</li> <li>878 Belaid Belkaid</li> <li>876 Roghie Hassan Loo</li> <li>869 Michael Stuver</li> </ul> | <ul style="list-style-type: none"> <li>\$ 857 Ransye Vazquez</li> <li>849 Jessica Napiza</li> <li>848 Anthony Padilla</li> <li>847 Matthew Simon</li> <li>836 Angela Rodriguez</li> <li>829 Tara Haughney</li> <li>826 William Parmeter</li> <li>823 Crystal Larkins</li> <li>814 James Cassie</li> <li>812 Cameron Cimino</li> <li>808 Herman Fennell</li> <li>806 Timothy Stewart</li> <li>803 Alexander Johnston</li> <li>801 Joseph McCallister</li> <li>795 Robert Adrahtas</li> <li>783 Christopher Buttacavoli</li> <li>781 Elvis Tinaj</li> <li>779 Lara Wyatt</li> <li>777 David Duddy</li> <li>772 Michelle Olivo</li> <li>772 Justin LoPatriello</li> <li>761 Azar Afnan</li> <li>760 Adrain Alfred</li> <li>750 Steve Bryant</li> <li>749 Matthew Buttarro</li> <li>748 Jerry Hart</li> <li>748 Joseph Hedborn</li> <li>742 Kimberly Salerno</li> <li>734 Landon Schlag</li> <li>733 Danielle Dhaiti</li> </ul> | <ul style="list-style-type: none"> <li>\$ 729 Debra Small</li> <li>728 Tiffany Babin-Washington</li> <li>723 David Basnett</li> <li>711 Allan Allas</li> <li>706 Devin Adams</li> <li>689 Massoud Vaziri</li> <li>686 Brenda Fox</li> <li>681 Taylor Black</li> <li>680 Mandale Tolefree</li> <li>679 Preston Lewis</li> <li>663 Joseph Miller</li> <li>662 Nathan Doyle</li> <li>655 Jorge Leon</li> <li>646 Keona France</li> <li>643 Ariel Demesa</li> <li>639 Iris Saavedra</li> <li>637 Candy Henderson</li> <li>624 Vanessa Cohen</li> <li>617 Cara Griffin-Locker</li> <li>616 John Conard</li> <li>614 Joseph Schleicher</li> <li>614 Robert Rummel</li> <li>614 Melinda Skinner</li> <li>610 Devon Chapman</li> <li>607 Rachel Elfenbein</li> <li>603 Ryan Ohm</li> <li>603 David Chen</li> <li>597 Ronald Spieler</li> <li>594 Lindsey Dettwiller</li> <li>588 Kerlens LaRose</li> </ul> | <ul style="list-style-type: none"> <li>\$ 585 Christopher Bennett</li> <li>579 Rita Rider</li> <li>579 Michael Jennings</li> <li>576 Sarah Williams</li> <li>575 Seth Frisby-Jack</li> <li>572 Steven Barton</li> <li>569 Renee Cunningham</li> <li>564 Matthew Ficarra</li> <li>559 Zachary Whipple</li> <li>559 Nicholas Deliberto</li> <li>559 Rita Rider</li> <li>551 Sina Heak</li> <li>550 Lawrence G Dennis</li> <li>548 Darrin Roberts</li> <li>547 Raynaldo Lafontant</li> <li>543 Kelly Yingling</li> <li>536 Slavita Hut</li> <li>535 Daniel Charron</li> <li>532 Ryan Misner</li> <li>528 Hilary Arsenault</li> <li>518 Marie Laine</li> <li>518 Muhammed Ashraf</li> <li>516 Bradley Jensen</li> <li>510 Nathaniel Oliver</li> <li>509 Francesca Veltri</li> <li>505 Taylora Nathaniel</li> <li>505 Tanner Duy</li> </ul> |
|--|---|--|--|---|--|--|---|---|---|--|--|





# R99 LEADERSHIP BONUS

1



**RYAN FICKERT**  
\$57,945  
Zachary Hart

2



**MATTHEW PARKS**  
\$44,788  
Surace-Smith

3



**PATRICK BENDURE**  
\$31,924  
Surace-Smith

# SA/99 DIRECT CODE FIELD TRAINING BONUS

1



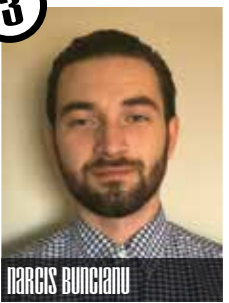
**JOSEPH GOJCAJ**  
\$18,307  
Zachary Hart

2



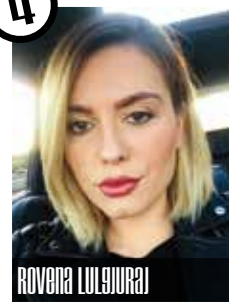
**DARIO MESSINA**  
\$13,875  
Zachary Hart

3



**NARCIS BUNCIANU**  
\$7,824  
Zachary Hart

4



**ROVENA LULJGURAJ**  
\$6,380  
Zachary Hart

5



**TINA JANTI**  
\$6,294  
Altig-Orlovic

## DECEMBER BONUS LEADERS

PAYOUT: \$351,972

QUALIFIERS: 108

- \$ 57,945 Ryan Fickert
- 44,788 Matthew Parks
- 31,924 Patrick Bendure
- 11,354 Salman Satti
- 10,707 Levar Morgan
- 9,070 Michael Laramie
- 9,044 Nicholas Lorence
- 8,604 Matthew Diulus
- 8,571 Steven Redd
- 8,214 Matthew Turnquist
- 7,914 Christopher Hintz
- 7,877 Ryan Hall
- 7,625 Robert Kanaan
- 7,286 Thomas Vena
- 6,975 Robert Janev
- 6,089 Justin Adams
- 4,175 Eugene Garcia
- 4,124 Sean Velasquez
- 4,006 Evan Holzhauer
- 3,294 Randy Teyssier
- 3,061 Beau Locker
- 3,042 Stephen Giddens
- 2,955 Daniel Hartwig
- 2,750 Paul Kelly
- 2,532 Jake Yagjian
- 2,401 Steven King
- 2,361 Ryan Wilson
- 2,337 Brian Zuzick
- 2,336 Hunter Houvener
- 2,239 Luay Ghawi
- 2,215 John Ophals
- 2,145 Corey Helly
- 2,137 Ricardo Subero
- 1,987 Joshua Olin
- 1,962 John Conard
- 1,854 Michael Gerstein
- 1,832 Kevin Appasamy
- 1,762 Brian Schreiter
- 1,734 Bobby Gujral
- 1,665 Ryan Stenglein
- 1,662 Andrew Batten
- 1,662 Darcy Schrieber
- 1,538 Patrick Stenglein
- 1,481 Chris La Fond
- 1,466 Trevor Mayer
- 1,409 Duni Olusegun
- 1,350 Blake Higuchi
- 1,336 Kerlens LaRose
- 1,265 Marc Salvaggi
- 1,262 Mathew Mealey
- 1,239 Joseph Tomanovich
- 1,187 Michael Musso
- 1,171 Doreen Ryan-Foti
- 1,160 Samantha Ralston
- 1,157 Troy Plummer
- 1,145 Britton Costa
- 1,075 Levi Porto
- 1,043 Brett MacCannell
- 1,012 David Carpenter
- 1,006 Steven Engrav
- 971 Zach Otto
- 965 Morgan Lobello
- 856 Brandon Summerton
- 856 Martha Zelaya
- 801 Sokol Fazliu
- 782 Samuel Cohen
- 732 Rachel Brown
- 725 Evan Donoghue
- 710 Harold Durana
- 708 Nikola Subotic
- 666 I-Perfection Harris
- 661 Michael Clemente
- 640 Andrew McQuade
- 638 Charley Forshee
- 626 Charles Ferrari
- 626 Brandon Minor
- 618 Rita Rider
- 594 Marissa Cunningham
- 585 John Sparby
- 584 Marcus Martin
- 511 Menno Glick

## DECEMBER BONUS LEADERS






PAYOUT: \$508,062

QUALIFIERS: 634

- \$ 18,307 Joseph Gojcaj
- 13,875 Dario Messina
- 7,824 Narcis Buncianu
- 6,380 Rovena Luljguraj
- 6,294 Tina Janti
- 5,510 Phillip Waisman
- 4,956 Brent Bowling
- 4,782 Darius Rowan
- 4,507 Juan Ramos
- 4,115 Trevor Bailey
- 4,101 Anthony Greco
- 3,628 Ariana Jones
- 3,476 Courtney Howard
- 3,152 Alipate Makau
- 2,997 Gian-Paolo Diberardo
- 2,996 Taulant Bane
- 2,904 Kyra Hopkins
- 2,892 Clayton Slaughter
- 2,878 James Sherwood
- 2,851 Oleg Novitchii
- 2,748 Emil Gamidov
- 2,704 Lindsey Dettwiller
- 2,689 Dustin Grubbs
- 2,612 Robert Adrahtas
- 2,554 Abel Gamo
- 2,514 Joshua Lowman
- 2,500 Francesca Veltri
- 2,484 Priscila Gonzalez
- 2,480 Brooke Bogs
- 2,471 Sean Sparkman
- 2,382 Paul Vassallo
- 2,308 Mark Darling
- 2,262 Taylora Nathaniel
- 2,252 Cristian Alaimo
- 2,247 Zachery Kertulis
- 2,218 Jonathan Daal
- 2,207 Joseph Rotolo
- 2,205 Tad Teeters
- 2,200 Stephen Coons
- 2,184 Gjon Ljuljduraj
- 2,162 Jeffery Roland
- 2,149 Trace Johnson
- 2,128 Aaron Patt
- 2,019 Avery Hearn
- 1,989 Therese Bolese
- 1,972 Luaoa Leota
- 1,959 Daniel Charron
- 1,946 Sina Heak
- 1,880 Evelyn Howell
- 1,865 Patricia Contreras
- 1,860 Michelle Soto
- 1,849 Carl Cadet
- 1,844 Juan Ramos
- 1,830 Landon Schlag
- 1,828 Rosemary Soto
- 1,784 Rahmatullah Romal Omid
- 1,783 Juan Montana
- 1,774 Joel Trask
- 1,760 Carman Parker
- 1,711 Elhanan Sing
- 1,711 Luke Skotnicki
- 1,699 Clint Perry
- 1,691 Joshua Jahnish-Maltese
- 1,624 Ashley Gallegos
- 1,618 Jared Guglielmino
- 1,591 Kanella Glimenakis
- 1,579 Austin Timmons
- 1,556 Ronald McCormick
- 1,540 Jasmine Rosario
- 1,506 Brian Schmitz
- 1,506 Kelly Meier
- 1,477 Drew Wilkins
- 1,471 Justin Allain
- 1,471 Shelbi Sofranko
- 1,467 Mark Noel
- 1,463 Kalen Dugan
- 1,446 Hilary Arsenault
- 1,440 Tanya Labinowicz
- 1,440 Sebastian Correa Mendez
- 1,436 Dwayne Nabors
- 1,427 Raynaldo Lafontant
- 1,419 Heriberto Chavez
- 1,404 Conlan Gould
- 1,395 Cyan Kissingner
- 1,388 Michelle Olivo
- 1,379 Todd Riescher
- 1,378 Bryan Salvatore
- 1,362 Chirotam Ilokwu
- 1,360 Bianca Houman
- 1,335 Telley Fulton
- 1,332 Alan Arellano
- 1,332 Curtisha Stephens
- 1,332 Dale Canterbury
- 1,317 Colin Quigley
- 1,310 Kyla Greig
- 1,307 Trenton Miller
- 1,307 Desarae Freeman
- 1,304 Brandon Haley
- 1,278 Anthony Ferraro
- 1,266 Michael McKiernan
- 1,256 Renee Cunningham
- 1,252 Tiffany Harmouche
- 1,247 Ebuwa Otagho
- 1,245 Sierra Healy
- 1,238 Muhammed Ashraf
- 1,235 Calvin Irving
- 1,233 Dylan Murphy
- 1,230 Mayra Robles
- 1,222 Timothy Stewart
- 1,216 Travis Vaughn
- 1,200 Hubert Brown
- 1,192 Steven Barton
- 1,192 Wilnes Chery
- 1,184 Austin Hamilton
- 1,171 Nathaniel Newberry
- 1,167 Drew Wilkins
- 1,163 Jacob Kieffer
- 1,162 Barkley Collinson
- 1,159 Evan VanErp
- 1,159 Awa Babou
- 1,152 Kenan Hyseni
- 1,133 Paul Maria
- 1,130 Hanna Gore
- 1,127 Karen Salek-Cuzmar
- 1,105 Donald Gregoire
- 1,105 Katrina Collie
- 1,103 Kamal Tayyib
- 1,098 Michael Joseph
- 1,097 Roberto Navarro
- 1,095 Shane Valentine
- 1,094 Kempton Perry
- 1,093 Barney Browner
- 1,093 Aden Schrock
- 1,093 Jeffrey von Kienast
- 1,087 Cory Cannataro
- 1,085 Reinaldo Martinez
- 1,078 Kristina Joachim
- 1,077 Nacole Newbold
- 1,068 Adam Kidikas
- 1,067 Arthur Trost
- 1,064 Bryan Hip-Kam
- 1,064 Daniel Petek
- 1,056 Rubin Chaimov
- 1,053 Claudia Jacquet
- 1,048 Dan Nebraski
- 1,047 Matthew Chen
- 1,042 Pablo De La Cruz
- 1,028 Garrett Shelton
- 1,017 Raymond Baham
- 1,002 Tara Haughney
- 998 Aaron Parsons
- 996 Nicholas Deliberto
- 993 Anthony Dixon
- 992 Risa Moniz
- 990 Lukess Joseph
- 989 Susan Bedrossian
- 988 Joseph Pizzoferrato
- 983 Christa Bartol
- 977 Joseph Jacob
- 970 Jacob Brown
- 969 Christopher L Clark
- 965 Heather R Smith
- 965 Alexis Pineiro
- 965 Skay Nusenu
- 963 Bryanna Campos
- 956 Michael van Delft
- 952 DeShannon Boyd
- 940 Tabitha McDermid
- 938 Donte Grant
- 929 Cristin Barron
- 926 Colin Weathers
- 921 Kimberlee Spooner
- 920 Dashan Brown
- 907 Colette Valrie
- 906 Keona France
- 895 Marques Holmes
- 893 Danilo Mendoza
- 891 Patrick Ngangyou Tchouchui
- 888 Behrad Baghbanian
- 886 Corey Cox
- 882 Gustavo Avila
- 880 George Shafiek
- 878 Karen Lamey
- 876 Haydn Daniel
- 875 Romie Murphy
- 869 Bobby Davis
- 866 Karen Lamey
- 859 Evett Bryan
- 857 Benjamin Twerskoi
- 843 Vanessa Cohen
- 842 Kelly Schoenherr
- 837 Allan Allas
- 835 Edward Rangel
- 826 Aaron Piotrowski
- 823 Eric Peyton
- 818 Jakob Morris
- 808 Skylar Chauvin
- 808 Alijan Jashari
- 802 Kasey L White
- 799 Audrey Logan
- 794 Mathieu Cook
- 791 Louis Thacker
- 787 Ashley Hutson
- 765 Steven Rios
- 765 Cristina Fox
- 754 Michelle Caouette
- 751 Funmilola Elumade
- 746 Rawad El Ghabban
- 736 Kimberly Free
- 733 Kierra Goodwin
- 730 Joshua Rauser
- 725 Troy Williams
- 719 Shanita Ellmers
- 719 Justin Diaz
- 714 Jesus Romero
- 706 Cedrick Edwards
- 699 Danh Bui
- 698 Adrain Alfred
- 696 Charon Robinson
- 689 Stephanie Harris
- 689 Velvet Johnson
- 683 Joshua Lynch
- 681 Alma Pourroy
- 677 Jorge Leon
- 674 Chelsea Peacock
- 674 Laurekins Pardovani
- 671 Hala Herballi
- 671 Shane Hirtle
- 670 Timothy Wilson
- 668 Jessica St Pierre
- 668 Roger Rau
- 664 Mario Hajro
- 659 Travis Johnson
- 648 Dulce Paz
- 642 Kelly Schoenherr
- 639 Ryan Vance
- 635 Sherry Schick
- 626 Stella Roznovan
- 624 Connor McCollum
- 624 Zachary Whipple
- 618 Veronica Coval
- 617 Kristen Brown
- 614 Ekaterina Andreeva
- 614 Chavis Holmes
- 611 Robert L Stevens
- 605 Iffrah Tahir
- 602 Dennico Crewe White
- 599 Danyal Alian
- 599 Mykola Romanyuk
- 597 Ariel Demesa
- 592 Joseph Harden
- 588 Victor Ramirez
- 580 Michael Battaglio
- 577 Kevin Butchino
- 576 Tamara Harvey
- 576 Seth Frisby-Jack
- 571 Denis-Michael Catalano
- 566 Gerilyn Bertoli
- 561 Christopher Visnesky
- 560 Alexandra Longo
- 559 Daniel Li
- 557 Joanna Hansen



# REINSTATEMENT BONUS

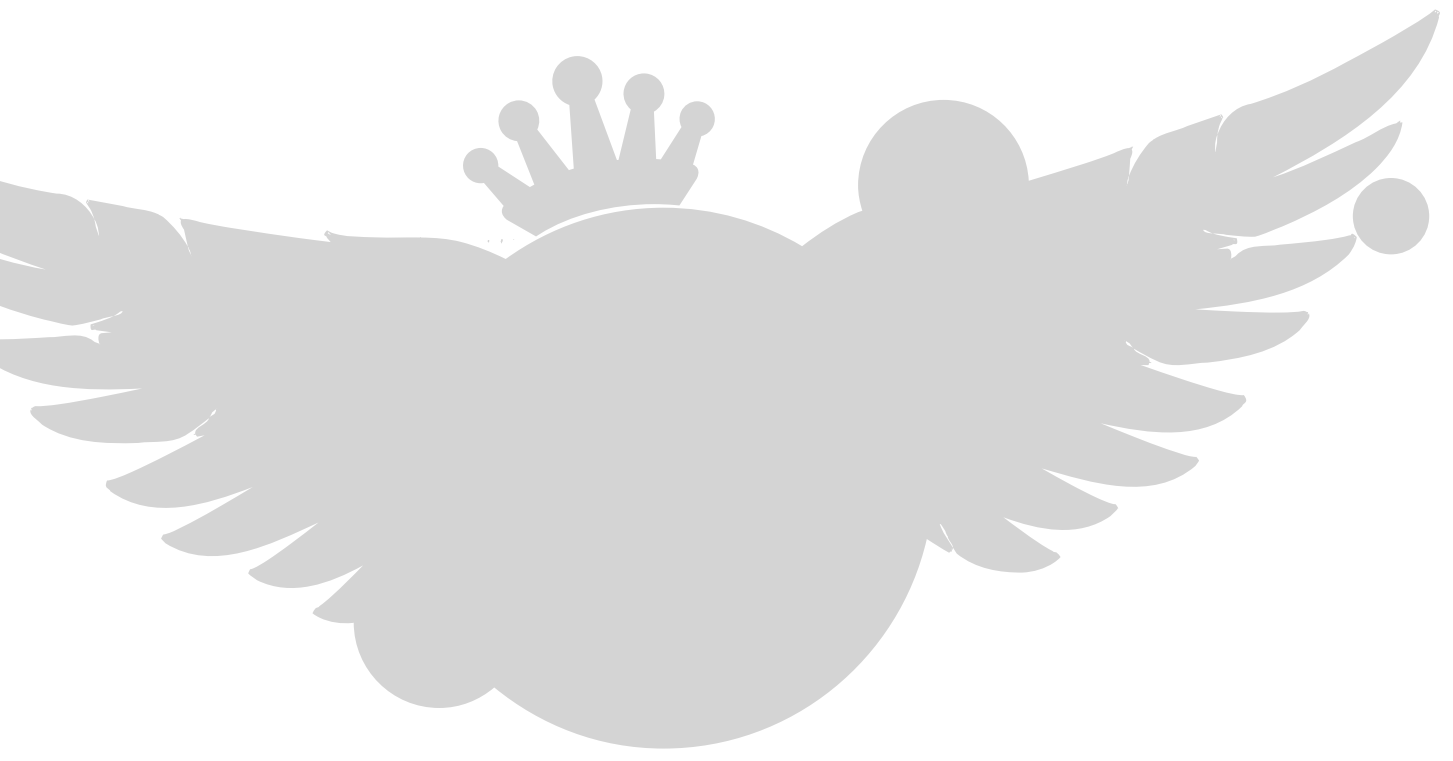
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>\$5,628</b> Don Foti	<b>\$2,908</b> Philip Prata	<b>\$1,960</b> Theodore Pappas	<b>\$1,837</b> Surace-Smith	<b>\$1,714</b> Giglione-Ackerman

## SA/GA DIRECT CODE FIELD TRAINING BONUS - CONTINUED

- |                               |                          |                              |                           |                                |                              |
|-------------------------------|--------------------------|------------------------------|---------------------------|--------------------------------|------------------------------|
| <b>\$</b> 555 Victoria Lammey | <b>\$</b> 549 Sarah Fulp | <b>\$</b> 539 Shelby Justice | <b>\$</b> 525 Carla Brown | <b>\$</b> 523 Derron Alexander | <b>\$</b> 509 Thomas Longino |
| 552 Joshua Ellis              | 549 Mary Franklin        | 535 Lauren Delzeith          | 525 Hayden Davis          | 521 Derek Woo                  | 506 Julian Dickinson         |
| 551 Hannah M Holmes           | 546 Alicia Wear          | 532 Wilmer Jimenez           | 525 Keith Dymnioski       | 518 Cynthia Couttolenc         | 506 Jennifer Schwartz        |
| 551 Jennifer Dettmann         | 543 Eric Watson          | 532 Buffey Kunkle            | 524 Jason Burke           | 512 Doron Freud                | 501 Aleetra Kelley           |
| 549 Payam Sami                | 541 Nydia Ortiz          | 528 Ryan Friebis             | 524 Deborah Noga          | 511 Antoinette Williams        |                              |

## DECEMBER BONUS LEADERS | PAYOUT: \$64,022 | QUALIFIERS: 155

- |                               |                                  |                               |                             |                                 |                              |
|-------------------------------|----------------------------------|-------------------------------|-----------------------------|---------------------------------|------------------------------|
| <b>\$</b> 5,628 Sami Mogannam | <b>\$</b> 1,275 Wislaine Laurent | <b>\$</b> 862 Dinah Cawthorne | <b>\$</b> 732 Benton Tong   | <b>\$</b> 650 Katalina Halaunga | <b>\$</b> 575 Timothy Peeler |
| 2,908 Dawid Liniewski         | 1,274 Glyn Hurst                 | 855 Nikki Crosby              | 729 Al Alkurdi              | 636 Joseph Skaggs               | 554 Hal Herman               |
| 1,960 Dason Phaul             | 1,206 Muhammed Ashraf            | 844 Thajuana Patterson Cole   | 722 Olga Tsymbal            | 632 Christabel Ornelas          | 547 Emil Mohareb             |
| 1,837 Mitchell Look           | 1,185 Bradley Weigand            | 809 Loraine Patterson         | 718 Herivelto Pereira       | 624 Cristi Huffman              | 527 Maria Ramirez            |
| 1,714 Nabil Spahi             | 1,127 Peter Kaplanis             | 796 Alipate Makau             | 716 Faith Jones             | 616 Abena Edwards               | 527 Mayra Robles             |
| 1,602 Lily Sakai              | 1,112 Maurice Baritz             | 770 Scott Dillingham          | 657 Patricia Smedal-Summers | 599 Joseph Faisant              |                              |
| 1,447 Bryan Czajkowski        | 960 Austin Smith                 | 761 Nadezhda Vitchev          |                             | 581 Dianne Dedick               |                              |



# 5 BONUS TOTAL: \$4,757,365

<b>WORLD'S GREATEST</b> \$2,081,572	<b>LEADERSHIP</b> \$1,751,737	<b>RGA LEADERSHIP</b> \$351,972	<b>SA/GA TRAINING</b> \$508,062	<b>REINSTATEMENT</b> \$64,022
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals



# FOUNDERS CLUB

December Qualifiers—  
Outstanding Producers:

**Brooklyn Mims**



Moswen Taylor  
1 Qualification  
\$130,480 Net ALP  
79.3 RET

**Hany Mikhail**



Surace-Smith  
1 Qualification  
\$66,994 Net ALP  
96.7 RET

**Susan Bedrossian**



Cisco Perez  
2 Qualifications  
\$188,378 Net ALP  
85.2 RET

**Bryan Juskiw**



Surace-Smith  
3 Qualifications  
\$139,783 Net ALP  
81 RET

**Oleg Novitchii**




Surace-Smith  
4 Qualifications  
\$104,127 Net ALP  
83.7 RET

**Ross Ewen**



Kevin Holtz  
8 Qualifications  
\$57,461 Net ALP  
85.4 RET

**Jacqueline Kabluyen**



Altig-Orlovic  
2 Qualifications  
\$143,556 Net ALP  
82 RET

**Adem Abdula**



Giglione-Ackerman  
1 Qualification  
\$84,291 Net ALP  
85.9 RET

**Richard Carter**



Altig-Orlovic  
8 Qualifications  
\$73,836 Net ALP  
96.4 RET

**Lleison Martinez**



Cisco Perez  
3 Qualifications  
\$55,361 Net ALP  
81.6 RET



# WE'RE ALL IN THIS TOGETHER

## DIRECTORS OF THE MONTH



Leaders growing leaders

### Sales Directors of the Month



**Phil Bromagen**  
Recruiting

Phil had 97.30% growth over December 2016.



**Robert Gray**  
Training

Robert had 32.61% growth over December 2016.

### PR Director of the Month



**Denise Gilbert**  
Denise met 173.40% of Objective during December 2017.



### David Zophin

President  
AIL/NILICO Agency Divisions

**WE ARE RIGHT AT THAT PERFECT** time of year when people tend to be in that energetic, motivated mindset the new year brings, and I want all of us to grab hold of that momentum and run with it. I want us to take the new year by storm. And I want us to keep that energy alive for all of 2018 and beyond.

As you all know, we kicked off 2018 with some transitions in leadership. Change can be challenging, but it can also be exciting, revitalizing, and an opportunity to grow. While AIL/NILICO, as a Company, is working on advancing to the next level, I hope all of you see this time as your own opportunity to do the same with your careers.

The advancement I'm envisioning for this Company is something that is good for AIL/NILICO, for our customers, and of course, for all of you. But this can only happen if we're all

on the same page ... if we're all in this together. Hence our annual theme, **Here We Come**. That's a pretty all-inclusive statement. It's not 'here I come' or 'here our most dedicated come.' It's a theme that I hope inspires all of us to adopt the spirit of team work, of *hard* work, and of the idea that we all play our parts when it comes to reaching something better.

As someone who has been through various positions in this Company – Agent, manager, SGA – I can tell you from my own experience that success is a contagious thing. When Agency offices have a culture that is energetic and hardworking, individuals within that Agency are far more likely to follow suit and amp up their efforts. They witness firsthand how their rewards are reflective of what they put into their careers. And, in turn, they eventually become leaders who inspire their teams to be a part of this positive culture.

On the other side of the coin, I've seen how inconsistency in an Agency office can hinder its advancement. I've seen SGAs lose their career momentum when their motivation diminishes ... and I've seen how that affects their offices.

That's why I need all of us to be in this together. I need all of us to say 'yes' to an exciting new chapter in this Company, and 'yes' to getting to the next level in your careers. If you're wondering about what kind of culture we have here at AIL/NILICO, it is a culture of team work. It is a culture of determination, of unwavering commitment, and of finding success through worthy effort. That's the kind of culture I will work tirelessly toward implementing in every Agency office. I know that as I take on the challenges of my new role as Company President, I will make it my top priority to solidify this concept of reward through hard work throughout every Agency office.

Most importantly, I will be working for *your* success! I will practice what I preach and work relentlessly until this Company and its Agents have reached the next level. And once that happens, I'll work on us reaching the next level beyond that. Because that's the idea: once you've reached your goals, set new ones and keep working to reach those. That's the way to realize success, and that's the way to keep it coming. 🙌





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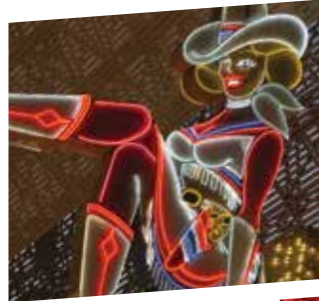
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# 2019 CONVENTION LAS VEGAS



## CAESARS PALACE MAY 8-11, 2019

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